



Value Added Service Cloud

Service Provider

Challenges @ POS

No / almost no value added Services for POS devices



Highly regulated payment market; **few innovations** due to regulatory barriers



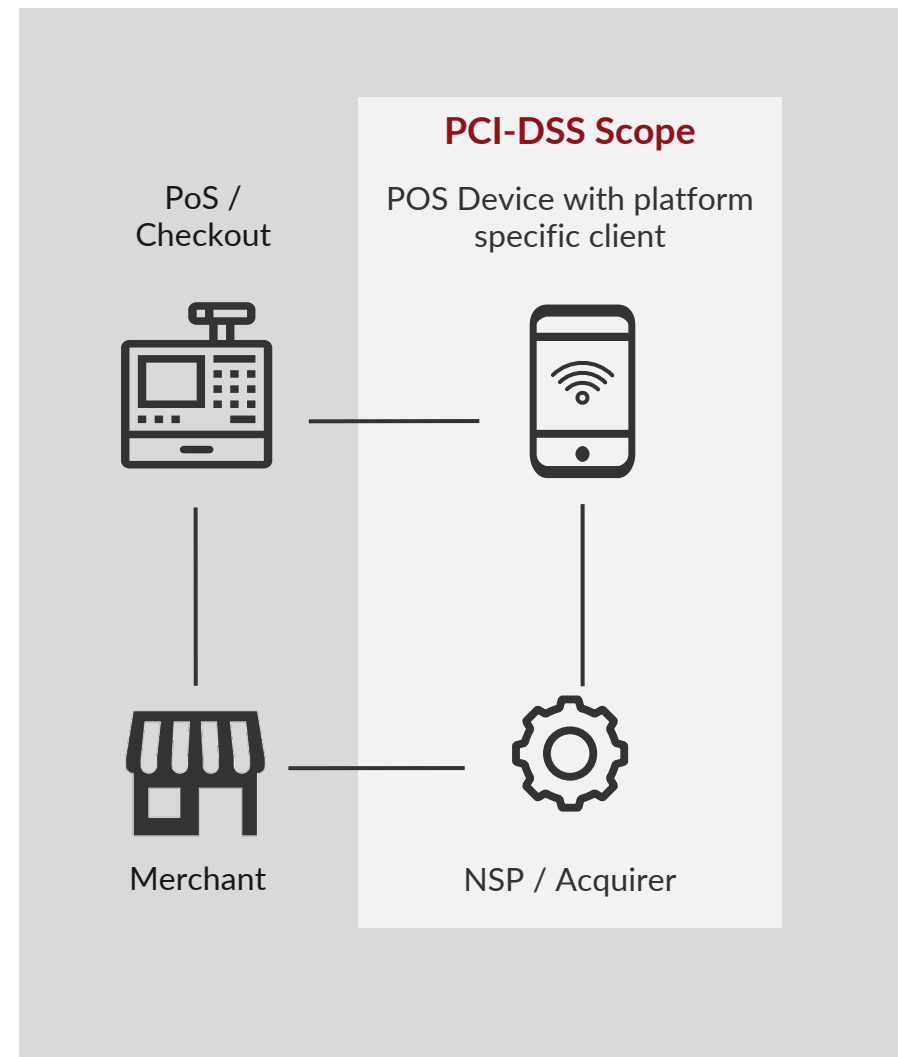
High complexity in the setup and the introduction of value-added services. Usually at least 4, often more parties to synchronize



Proprietary solutions at network operators and terminal manufacturers

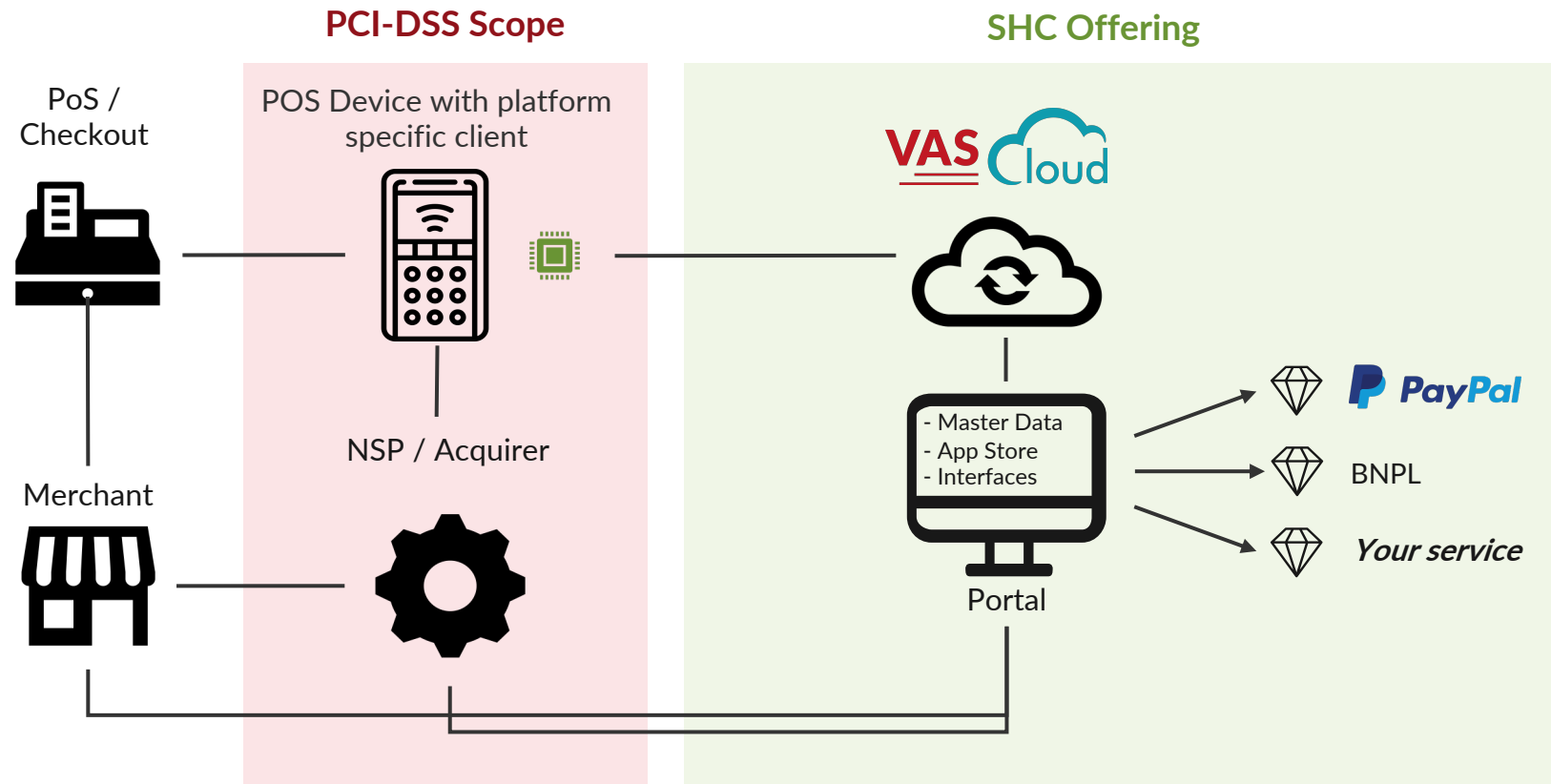


Lack of resources, lengthy time-2-market; high **implementation costs**



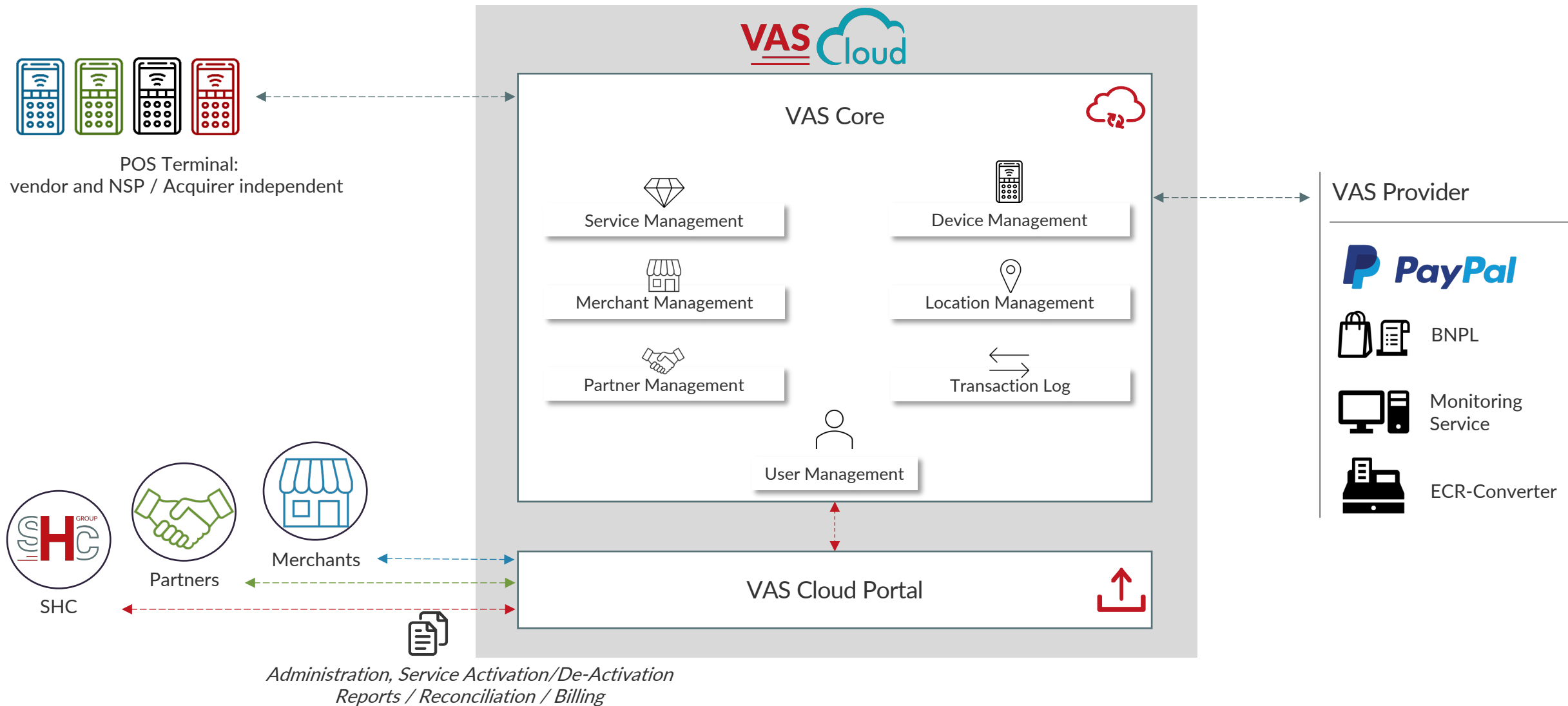
The VAS Cloud

Architektur – Basics

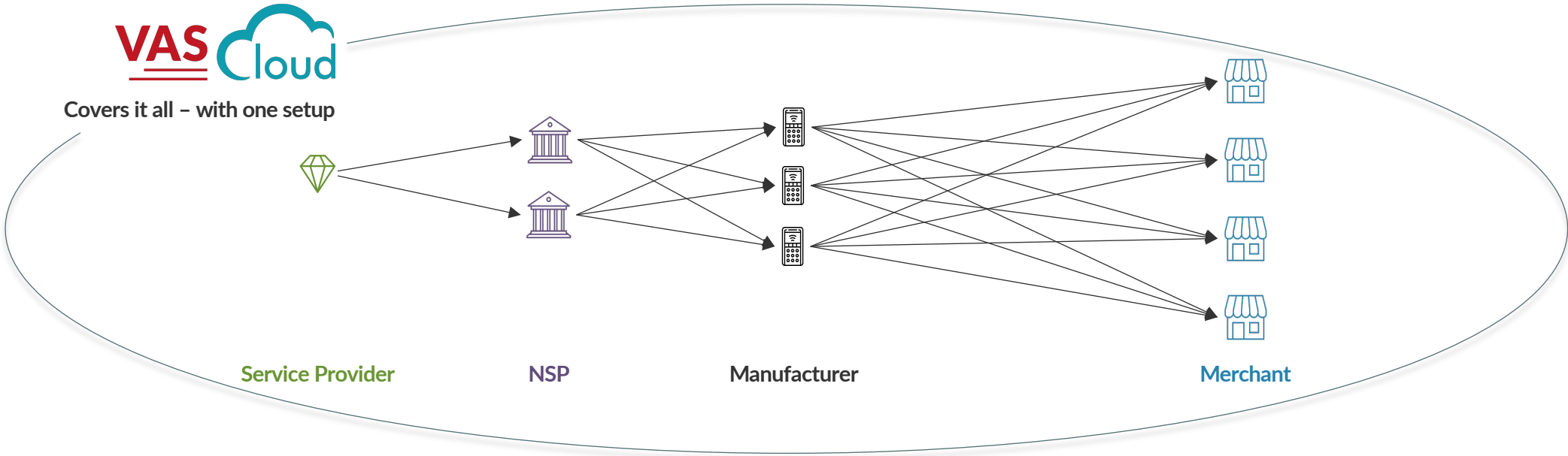


The VAS Cloud

The fast track to POS – one platform for all parties



Reach all merchants with one setup



De-couples Value Added Service applications from payment software on the POS device.



Development, deployment and operation of applications on a **central system** in the **cloud**

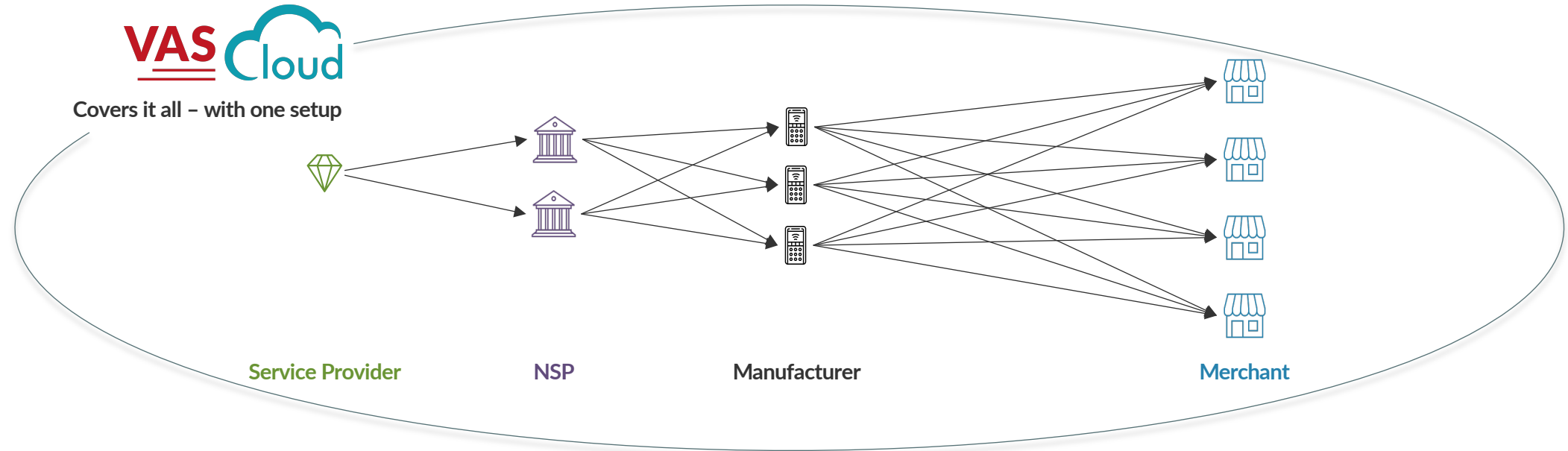


Steadily increasing reach through connection of new NSP and merchants



One connection to the VAS Cloud provides **access to the entire portfolio of devices**

Reach all merchants with one setup



Services are **independent of hardware / vendor** and **operating system** and require **only a single integration** with the VAS Cloud Platform



Terminal client uses **existing third-party interfaces** to communicate with the POS terminal



One central application system with **state-of-the-art architecture**, (micro service) code and development processes

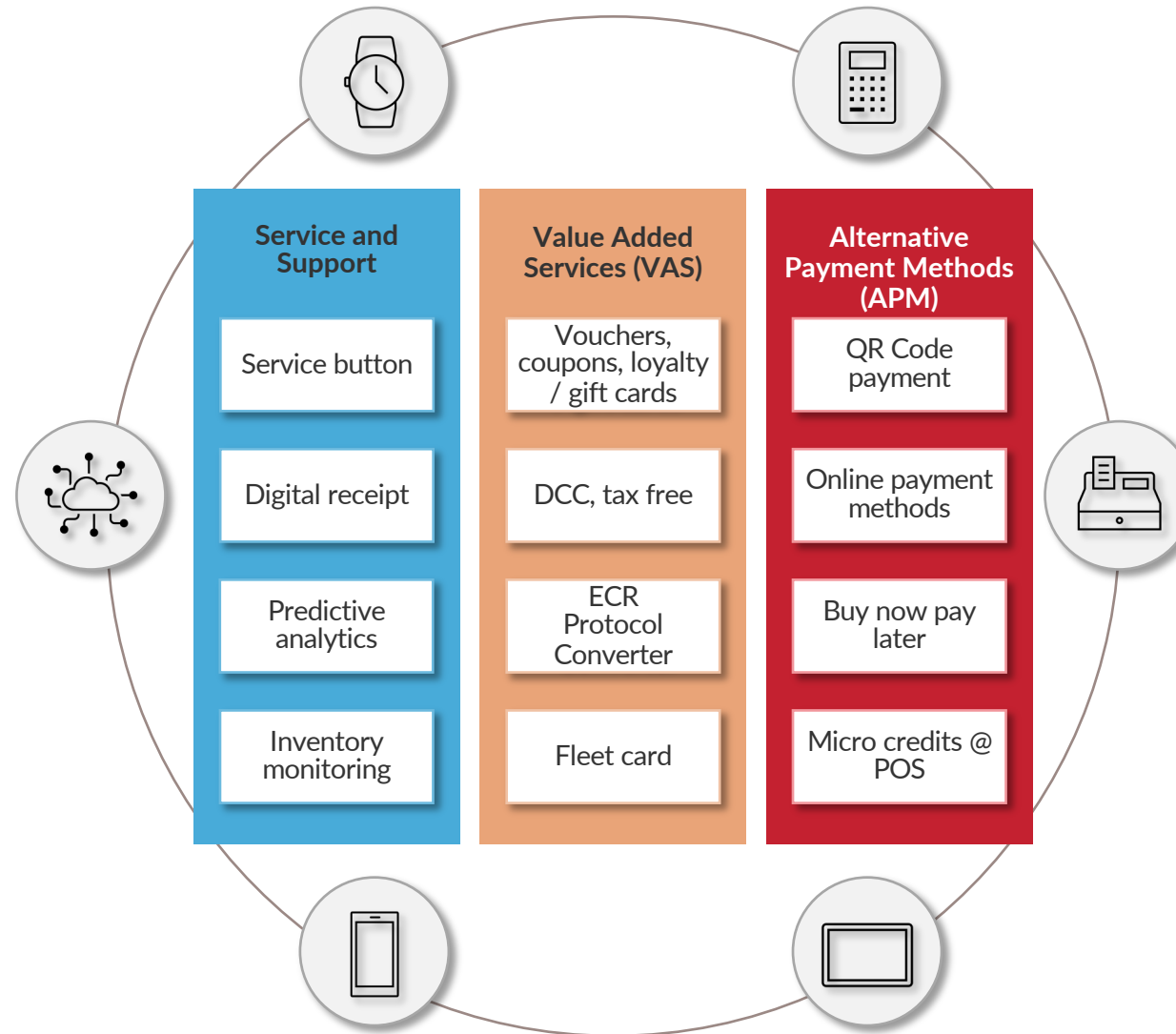


Services **not in scope of PCI-DSS** or **local payment procedures** - **no certification required**

The VAS Cloud Universe

Highly scalable services - available on all modern frontends

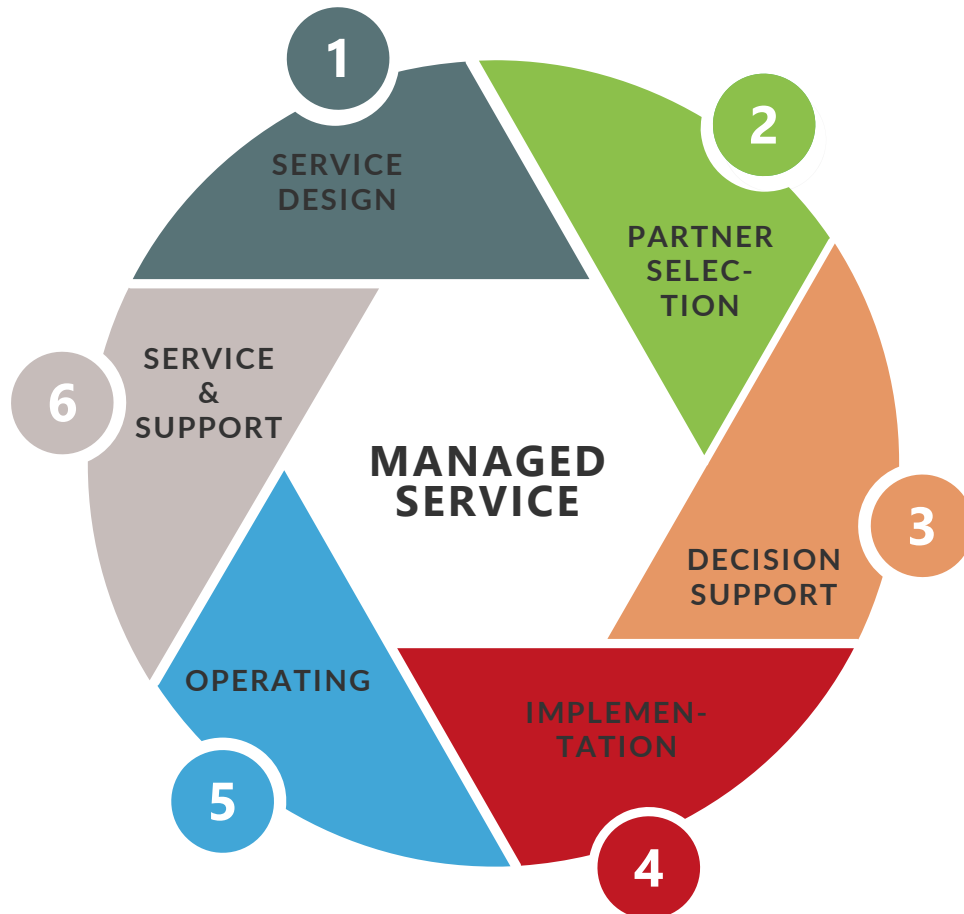
All Frontends...



...many Services

VAS Cloud – „as a Service“

Managed Service



WE TAKE CARE OF

SERVICE DESIGN

Design and productization of new services

DECISION SUPPORT

Business planning and performance reporting

OPERATING

Hosting and application maintenance

PARTNER SELECTION

Selection and management of 3rd party service providers

IMPLEMENTATION

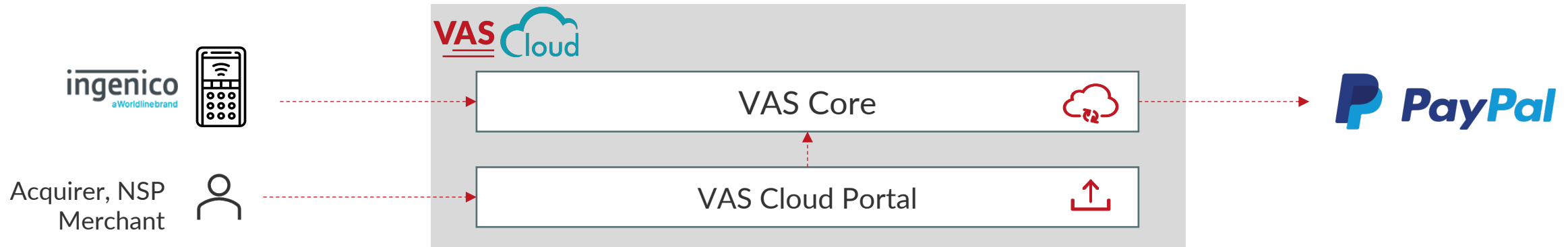
Client implementation and merchant rollout

SERVICE & SUPPORT

1st and 2nd level support

The First VAS Cloud Iteration

Day One:  **PayPal** goes POS



- Services are managed via the VAS Cloud Portal
- Portal includes:
 - live transaction history
 - flexible activation and deactivation of PayPal service



- First Service:
- day one Potential:
- Future Potential:

PayPal for Ingenico terminals
~ 300.000 Ingenico terminals (Germany)
all other POS devices, also Android

How it works: PayPal payment

PayPal @ POS:



1

"May I pay with PayPal, please?"



2

"Yes, of course"



3

Cashier activates PayPal payment on terminal



4

Terminal shows QR Code



5

Customer scans QR Code with his PayPal App

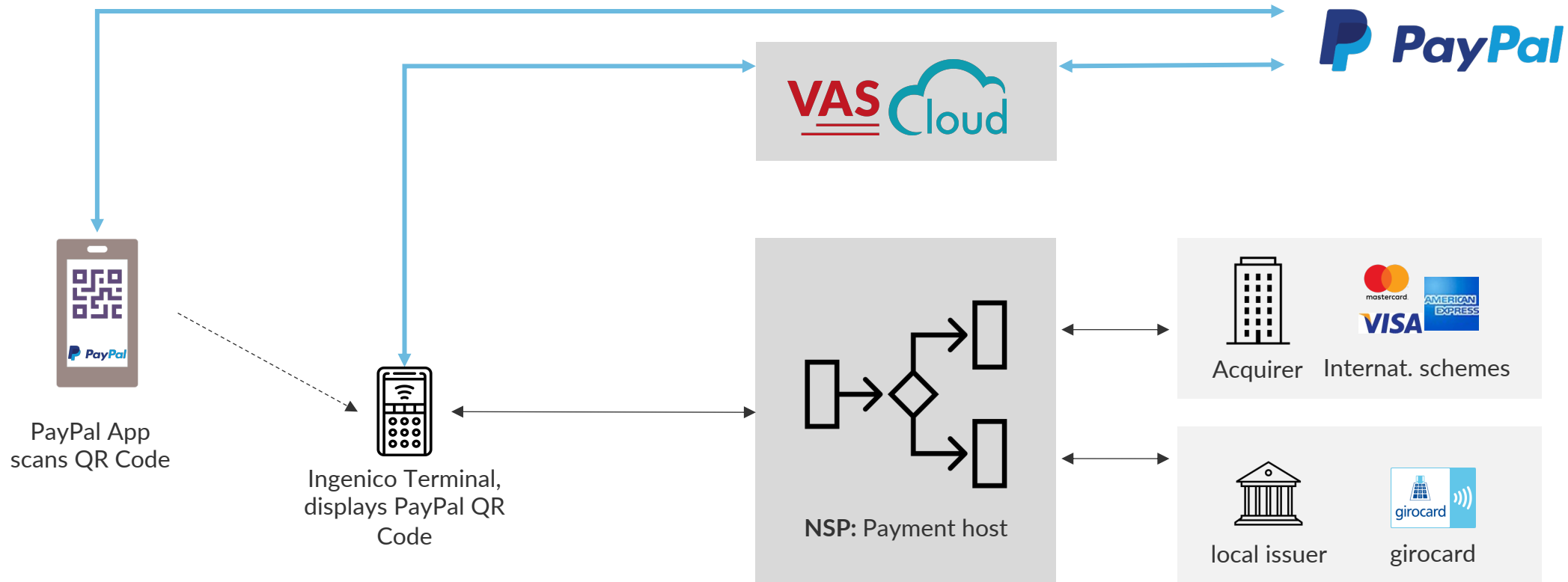


6

Full control: Customer confirms payment in PayPal App

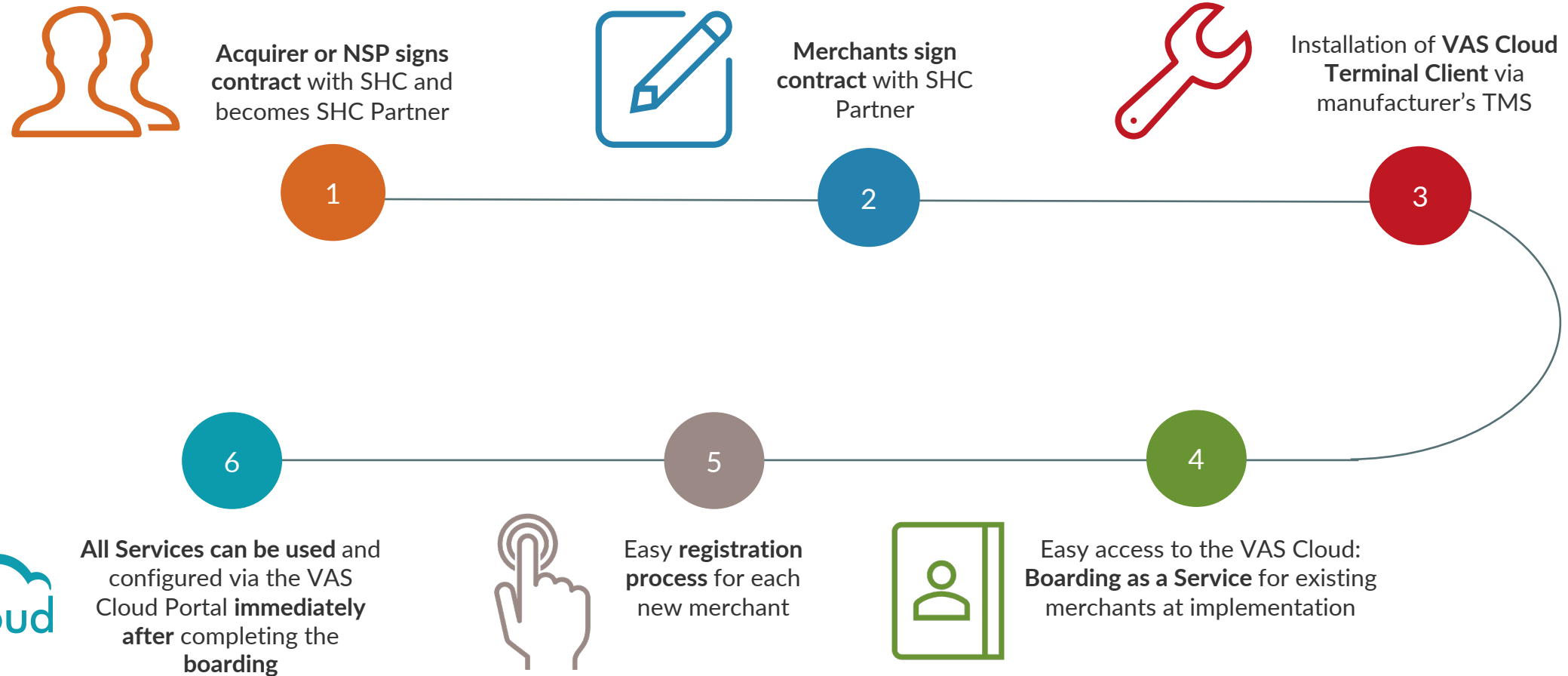
PayPal QR Code @ POS

The Fast track: A Multi-Host Architecture with the SHC VAS Cloud



Implementation has never been easier

Easy Implementation for existing customers



Stay tuned: Next Services @ **VAS** Cloud

What you can expect from the VAS Cloud Universe



Buy-now-pay-later:
Availability of BNPL payment solutions at the POS



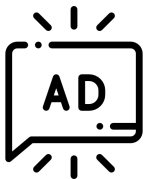
ECR Protocol-converter:
Protocol-agnostic communication between POS system and terminal via VASC



Monitoring Service: Data Analytics Service based on all available data from the VASC



Loyalty: Enabling payments and more (loyalty points, etc.) with loyalty cards at the POS



Logos & Ads: Display logos and / or advertising on terminals



Digital Receipt: Digital receipts for customers, as well as archiving for merchants