

Capturing the Mobile Merchant Market: Solutions, Not Technology

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Mobile Merchant Opportunities

Market Size

- 1.25MM mobile merchant
 - Home repair, taxi/limo, trains/ferries, towing, etc.
 - Only 300,000 (20%) of the segment use wireless terminals

Potential Market Size

- Wireless carriers and Bureau of Labor Statistics estimate 5MM+ services-on-site end users (i.e. potential merchants)
- Smartphones will comprise 38% of handsets by 2013
- iPhone and the emerging mobile download culture

Mobile Merchant Segments

	Enterprise Mobile Professionals	SMB Mobile Merchants	Casual Mobile Merchants
Profile	<ul style="list-style-type: none"> • Traditionally Mobile • Over 100 Devices Deployed • Highly Integrated 	<ul style="list-style-type: none"> • Newly Mobile • 1-99 Devices Deployed • Less Integrated 	<ul style="list-style-type: none"> • Maybe Mobile • Single or Single Digit Users • No Integration
Industries	<ul style="list-style-type: none"> • Field Service • Direct Store Delivery • Courier/Delivery 	<ul style="list-style-type: none"> • Field Service • Trades • Services-on-Site 	<ul style="list-style-type: none"> • Field Service • Retail • Hobbyists

Mobile Merchant Needs

What are the needs of the mobile merchant that you can solve to win their business?

- Efficient transaction speed
- Reliable solution
- Compliance and security
- Field based solution to reduce employee downtime
- Single solution with choice, flexibility and longevity
- Simplicity, mobility and service

Current Solutions

Current phone based solutions can be placed in two primary categories:

- Mobile Web Browser
 - Key enter only
 - Lesser functionality
- Downloaded Application
 - Swipe with Bluetooth printer reader
 - Full function support without PIN Debit

Current Solutions

Solutions today are delivered in traditional and non-traditional channels:

- Traditional channels:
 - Banks
 - Processors
 - ISOs / Agents
- New channels:
 - Cellular carriers
 - Independent software providers

Current Solution Challenges

Problems with today's phone based solutions:

- Add on to existing processes
- Not integrated with current sales and support processes
- Lack of merchant education
- Poor performance
- High fees
- ***You're not offering the solution to your merchant***

Overcoming Inertia

It is time to align with merchant expectations, to earn trust, and compel behavior change

Emphasis on services, not products

- Single source end-to-end solution
 - Acquiring services
 - Merchant support
 - Merchant focused web-based management tools
- Wide array of devices
 - Software application, printer/reader hardware
 - Mobile Web browser based
 - Optimized for key platforms

Overcoming Inertia

Demand a turnkey solution for simplicity

- PCI/PTS/PA DSS compliant
 - Meets all required industry certification and security standards
- Connectivity across multiple networks for maximum choice
 - GSM and CDMA
- Manageable sales, ordering, deployment, and support processes
 - Operational aspects are just as important as product features

The right solution allows your Merchants to do what they do best: Run Their Business!

Tangible Channel Benefits

The service-based approach gives you a distinct edge in penetrating this lucrative market

- Higher margins
- More recurring revenue
- Shorter sales cycles
- Decreased risk
- Deeper relationships with customers
 - Breaks away from the commoditized technology model
- Greater profitability
- Cross sell potential



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the market leader in delivering secure,
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Thank You!