

THE 75% CONNECTED WORLD • THE LITTLE THINGS THAT MATTER
FUTUREPROOFING HARDWARE • CONTACTLESS MAKES A SPLASH

paybook

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INSIDE THE NEW VERIFONE CARBON



Commerce for the Connected World.

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Our lives depend on being connected at all times—to each other, to our networks, and to our devices. By 2020, more than 75 percent of the world is expected to be online, creating more interactions and consumption across all transaction channels. At Verifone, we're acutely aware of the needs of the “here and now” generation, and we're building exceptional payment experiences anytime, anywhere, anyhow.

Verifone Services

It's Time for Payments to Do More.

Verifone covers everything from payment devices and services to security and omni-channel commerce, so you can take care of your business while we take care of your transactions.

OUR WORLD-CLASS subscription-based bundle of hardware, software and value-added solutions help to minimize capital expenditure, reduce operational costs and optimize payment investments for clients.

Device Services

Verifone offers field installations, repairs, call center support and leasing options for our devices. With these features, you're always connected, which means less downtime and fewer background fixes, enabling plenty of in-store, mobile and online opportunities to maximize business output.

Payment & Security

Verifone's powerful Global Payment Gateway provides fast, secure encryption and tokenization across all sales channels and borders. Along with customized analytics and intelligence, estate owners can also utilize a feature-rich estate management tool, VHQ, that allows management of all devices, reduced support costs and easy integration with current environments.

Commerce Services

Verifone's Commerce Platform enables applications and value-added services to be consumed at the point of sale, transforming the payment terminal so merchants and consumers can enjoy an enhanced commerce experience that goes beyond just payment. Our App Marketplace makes it easy for merchants to customize their payment devices with value-added services—such as card-linked offers, rewards programs and even apps geared toward streamlining business operations—all through our unified system.

Omni-Commerce

Using open, scalable, highly resilient international gateways, Verifone Global Connectivity Services feature ultra-secure cloud-based tools that quickly deliver payments across borders and channels, both online and in-store. And by partnering with Visa, Verifone's global omni-channel platform consolidates sales, saving valuable time for merchants. ■

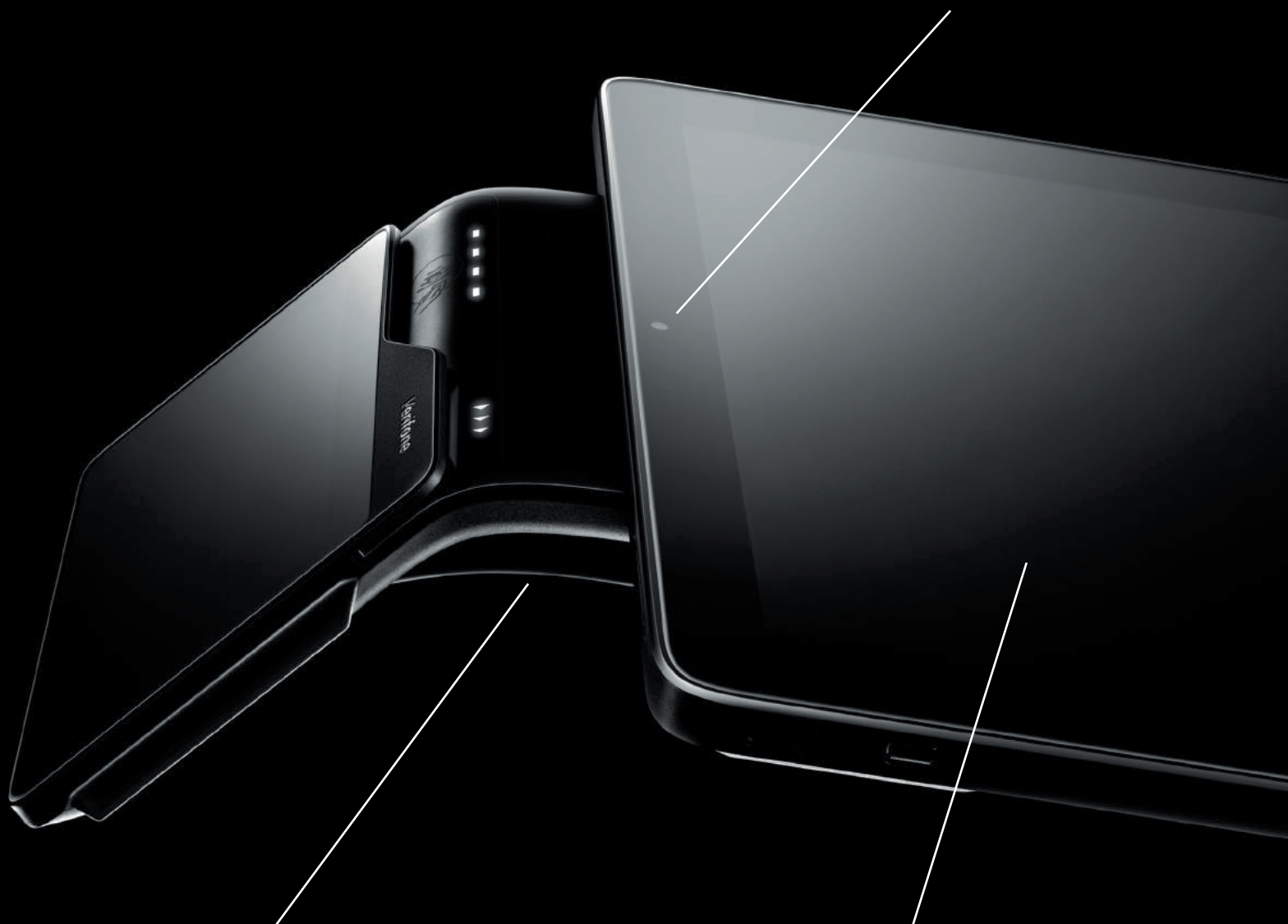
Verifone Systems

Checkout Has Checked Out.

The new Verifone Carbon smart business hub integrates the payment terminal with the POS platform in a single device that's equally at home on the counter as it is in your hand.

Today's hyperconnected world requires a different design and a new way of thinking. Verifone Carbon was inspired by our vision for commerce in a connected world, designed with a focus on the small details that will make a huge impact for merchants. From concept to finished product, everything is built with our customers' needs in mind. But don't be fooled by its sleek simplicity. Verifone Carbon comes packed with the powerful capabilities of our Commerce Platform for enabling unique consumer experiences and empowering businesses to do better.

Two cameras: Front-facing to scan product barcodes, rear-facing for loyalty cards and coupons.



Ergonomic handle: Easy to hold while away from the counter, magnetized for effortless reconnection to the stand.

App Marketplace: Easy deployment of a wide range of value-added services.

Little Things Matter.

Building the next generation of simple, safe, connected devices and commerce solutions.



Verifone Engage

Verifone Engage features an angled display and form factor for optimal viewing, reduced glare and added durability. An enhanced smart card landing surface allows cards to be inserted horizontally, for plenty of retrieval room. The new user interface and enhanced screen offer a more engaging experience.

Most importantly, Verifone Engage is designed to run Commerce Platform, and our ADK easily allows developers to customize their apps to meet branding and functionality needs.



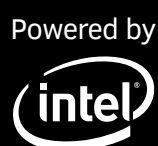
e355 mPOS

Its compact form factor gives the e355 mobile functionality and maximum durability, thanks to a Corning® Gorilla® Glass display. The smart card landing zone below slopes down at the front, providing a subtle shelf for customers to easily find the port. The top magstripe swipe integrates with smart devices without sacrificing magstripe functionality. Along the perimeter, a device rail system allows easy attachment of peripherals, while the front-facing indentation band further improves display durability.

Dual-screen, integrated design: A 10-inch tablet screen for business applications; a 5-inch screen for consumer experiences.



World-class chipset and operating system: Powered by Intel®, runs on Android.



Build Once. Port Multiple.

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Verifone’s next-gen hardware is built on a common software platform to ensure future compatibility as capabilities evolve. Interoperability saves merchants’ time and allows them to experiment with new application ideas.



Developer Portal

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An open architecture and developer portal lets third-party developers easily build apps and deploy them in the App Marketplace. Apps communicate with third-party servers through the Commerce Gateway, which is secure and PCI DSS-compliant, providing flexibility for developers and eliminating security complexities by taking the guesswork out of the equation.

App Marketplace

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We provide merchants and estate owners with a wide variety of apps and value-added services, without the need for terminal recertification. Applications written for Verifone’s enhanced legacy VX and MX devices will port seamlessly to Verifone Engage and Verifone Carbon, as well as all future-generation devices.

vOS

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Verifone payment devices have leveraged the stability of Linux-based architecture for over 10 years, enabling more flexibility and broader access to developers worldwide. With vOS, developers are empowered with a modern framework, operating system and tools that lower development and deployment costs.



Intel Inside®. Transaction Innovation Outside.

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Intel® is advancing unified commerce with disruptive technologies and computer security expertise that enable transactions in new ways. From point-of-sale devices and PCs to wearables and large-scale enterprises, we work closely with the payments industry and provider ecosystem to advance global standards and enable the shift to digital, analytics-based operations.

A new line of solutions from Verifone, powered by Intel® processors, demonstrates the value of unified commerce. One platform goes beyond payment processing to help you manage customer loyalty programs, inventory, employees, and much more. Best of all, it was designed with the needs of small and mid-sized merchants in mind. Together, Verifone and Intel® make the transaction process more accurate and transparent, so you can deliver seamless user experiences.

SCA

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Our Secure Commerce Architecture (SCA) protects customer information while making it easy for merchants to make enhancements to their payment devices—without the need for recertification. By removing payment data from the POS, SCA helps merchants simplify acceptance, speed up innovation, improve security and reduce PCI scope.



Contactless Makes a Splash in Denmark.

Contactless payment terminals from Verifone allow this Danish company to accept contactless payments from cards or mobile phones nationwide. For Joe & The Juice, this is just the beginning.

JOE & THE JUICE already has Verifone payment devices in most of its bars, and now these devices are ready to accept contactless payments. “We work very methodically to create good relationships with our customers and a good atmosphere in our stores,” said Kaspar Basse, founder and chief executive officer. “If new technology can help that experience along, then we will be happy to lead the way. Contactless payment is a very good example. We get faster and simpler payments, and the guest and the employee have more time to talk to each other.”

Chain Growth

Kaspar Basse, a former member of the Danish national karate team, founded the first Joe & The Juice in 2002. The karate team’s focus on health and nutrition inspired Basse to create Joe & The Juice, a chain of stores that would measure up to the standards of the American coffee company, Starbucks. Joe & The Juice is growing rapidly worldwide with a total of 128 juice bars to date, but the 51 Danish stores still make Denmark the homeland of Joe. In Denmark alone, the chain has more than 100 payment

devices installed, and almost all are prepared for NFC payments. “We are destined to be a frontrunner when it comes to NFC and contactless payments from the mobile phone,” said technology manager Mads Blankenburg. “Our payment devices are ready for it now, and we already accept contactless payment by card. We will introduce mobile payment as soon as we can—our customers will certainly be ready for it.”

New Terminals

“We are very pleased to work with Verifone, who supplies the payment devices. The folks at Verifone are easy to do business with, and we constantly need new terminals when we open new stores,” said Mads Blankenburg. “Today, we have a paper loyalty card. We give a discount to our frequent guests and we would like to retain good customers. Longer term, it will be obvious to link payment and loyalty together and preferably directly to the customer’s smartphone. We are working with these ideas in the lab.” ■

We were too busy reinventing commerce to finish this.
Got a pencil?

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Verifone