



# Commidea unveils Contactless payment solution

Commidea has this month given customers and resellers a glimpse of its new Contactless Payment Solution as a preview to the official unveiling at the Retail Solutions exhibition at the NEC in June.

Contactless Payment is the next step in electronic payments, revolutionising the way consumer's interact with retailers. It is due to be launched in September within a select range of London postcodes.

Contactless Payments will enable goods of £10 or under to be purchased by waving Contactless 'touch n go' credit or debit cards over a Contactless reader. It is anticipated that by the end of 2011, 70% of debit cards

and 45% of credit cards are expected to be Contactless-enabled in the UK.

Commidea's solution is built on its proven Ocius pre-approved Chip & PIN solutions and will utilise a Contactless Payment device. The solution will have the functionality to quickly process low-value 'touch n go' Contactless Payments as well as higher value transactions via the usual Chip & PIN route.

It was revealed at a one day seminar organised by Commidea, which involved guest speakers including Omar Rifaat of Visa, Darren Shaw of the Royal Bank of Scotland and Dave Birch of Consult Hyperion. Delegates were educated on the use of Contactless Payments in other countries, the trial in Edinburgh and the associated benefits for retailers and customers. The speakers also gave an insight into the London launch, a sneak preview of Commidea's proposed Contactless Payment solution and what future developments are planned for Contactless.

"Anticipating emerging customer needs and new market demands is integral to Commidea's payment solutions business. In unveiling a total Contactless Payment solution, Commidea are again reaffirming their standing as real-time providers of innovative, secure and highly efficient payment platforms for small and micro payments," commented Commidea's Strategic Development Director, Bill Barritt.

"This is the first in a suite of Contactless solutions currently in development – a product range that Commidea is eager to see evolve as the cash-free point of sale initiative is adopted."

For a copy of the seminar presentations, please visit [www.commidea.com](http://www.commidea.com)



## » Contactless – The facts

- Contactless will change the way we pay for goods
- In the US, 1 in 5 cardholders have Contactless Cards
- UK roll-out starts in September at select London postcodes: EC2, EC3, EC4, E1, E2, E14, SE1 and SE16

## » Contactless – The Benefits for Customers

- It is proven to be quick, convenient and easy
- 80% of people are 'likely to use' it instead of cash
- Consumer's perceive minimal security risk.

## » Contactless – The Benefits for Retailers

- Better transaction information
- Streamlined PoS
- Improved customer satisfaction
- Competitive differentiation
- Improved customer transaction volumes

## » Contactless – Which Markets?

Fast Food, Sandwich Shops, Coffee Shops, Vending, Car Parking, Supermarkets, Pubs, Transport and many more...

**Commidea  
Information  
Hotline:  
0870 900 8575**

# Ocius hits the big 4-0

Commidea is pleased to announce that its 40,000<sup>th</sup> Ocius solution has been placed.

Since its launch, Commidea's Ocius software has evolved to provide an advanced range of Chip & PIN solutions based upon a high speed IP network infrastructure.

The range includes the counter top Ocius Vx510 for high street retailers, the ultra-sleek wireless Ocius Vx670 GPRS handheld device for hospitality and mobile retailers and Ocius for PCs, the shooting star in the portfolio. Ocius will also be integral to Commidea's Contactless Payment solution, available for September's London launch.

Commidea's Strategic Development Director, Bill Barritt, said, "These advanced suites of Ocius products cement Commidea's market-leading position as a forward-thinking and progressive payment



processing systems developer. Ocius will also be the bedrock to Commidea's Contactless Payments solution for the forthcoming London launch in September."

"We're proud to have hit the 40,000 target, particularly across such a wide and diverse range of clients. Now, we're looking forward to the next 40,000!"



## Commidea to relocate

Commidea will soon be relocating to purpose built premises. Located just off Junction 9 of the M20, the new office will provide Commidea will quick links into both London and Europe.

The office move comes as part of the company's structured growth and will provide the company with state of the art facilities for all aspects of the business.

The move to the new offices is anticipated for July. Commidea's new address will be 100 Eureka Park, Upper Pemberton, Boughton Aluph, Ashford TN25 4AZ.

Further details on the office move will be announced over the coming months.

## 'ITSA' Success!

Founders of 'The ITSA' – a beach bag invention featured on BBC2's popular Dragons' Den programme – have chosen Commidea's market-leading mobile Ocius Vx670 GPRS Chip and PIN solution to help grow their business nationwide.

With no phone lines present at its mobile sales locations, ITSA required a fast, reliable and standalone pre-approved Chip & PIN solution to accept credit and debit card payments. Commidea's Ocius Vx670 - one of the world's smallest, 100% mobile, pre-approved Chip & PIN solutions - provided the answer.

Sarah Glashan, ITSA founder, said, "It was important to find a mobile payment



processing solution that would grow with us – especially now we're opening a fifth retail location in Bluewater. Commidea's Ocius Vx670 was the ideal choice, both for our current Chip & PIN processing needs and any future expansion. Geographically, we have no barriers."

## Contactless - It won't be the Chip & PIN headache

Contactless Payments will not be the headache that the move to Chip & PIN was, thanks to the innovative Ocius solution development by Commidea.

The Ocius solution has been developed so that existing customers will simply have to connect a Contactless Payment device to their Ocius terminal (Ocius for PCs, Ocius Vx510 and Ocius 3750) and undertake a simple software upgrade.

Like the rest of the Ocius suite of products, the Contactless Payment solution has generic bank approval and will be packed with features such as configurable floors limits (subject to future acquirer approval) and central management facilities.

## Fully compliant with Verified By Visa and MasterCard SecureCode

Commidea's ICP solution, a fast, reliable and fully PCI DSS compliant card processing system, is now fully compliant with Verified by Visa and MasterCard SecureCode.

These new simple password-protected identity-checking services deliver high levels of security for Internet transactions and reduce the risk of fraud for both cardholders and merchants.

Verified by Visa and MasterCard SecureCode are a global initiative designed to make shopping on the Internet safer and more secure for both consumers and merchants. Both increase consumer confidence and substantially reduce the

risk of fraudulent transactions and chargebacks to participating merchants.

Commidea's hosted Internet Card Processing service already offers retailers all the benefits of high speed, state of the art processing without the costs and problems associated with running in-house systems. By adopting the Verified by Visa and MasterCard SecureCode system, Commidea's ICP service now automatically redirects online customers to the Verified by Visa or MasterCard SecureCode website before they can make a purchase. Payment will only be authorised on entry of a pre-set password to confirm their identity.

*"Banks and card providers have hailed the Verified by Visa and MasterCard SecureCode as an important step in the fight against card fraud. Our commitment to providing clients with secure, reliable solutions is reflected in our compliance with these initiatives."*

Bill Barritt, Strategic Director, Commidea

Verified by  
VISA

MasterCard.  
SecureCode.



Commidea Limited,  
Kent House,  
Romney Place,  
Maidstone,  
Kent, ME15 6LH, UK

Tel: +44 0870 900 8575  
Fax: +44 0870 900 8584  
Email: [marketing@commidea.com](mailto:marketing@commidea.com)  
Website: [www.commidea.com](http://www.commidea.com)