



PAYGREEN

Powered by TMS ATM Software

INTRODUCING THE ALL-IN-ONE ATM & POS CASHLESS PAYMENT SOLUTION



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INTRODUCING THE CASHLESS ALTERNATIVE

PayGreen is the perfect answer to cash-only retail situations.

PayGreen integrates an ATM cash withdrawal with a POS transaction in a single user-friendly payment application. It is a fast and easy way to purchase your goods and services.



"PayGreen is a 'game-changer' for us. Because customers can pay with their ATM card, our staff members do not need to handle large volumes of cash. Purchases are fast, easy and secure."

Cara C. Store Manager



ENHANCE CUSTOMER SATISFACTION AND LOYALTY



Not everyone has a credit card. Even if you do, there are retail situations where you cannot use it, not even for high value purchases.

Paying with large sums of cash typically requires a visit to the ATM, carrying volumes of bills on your person and then handing over that cash in-store.

PayGreen changes all that.



"Customers love how quick and user-friendly PayGreen is. They keep coming back to our store! It's a great opportunity to link to our Loyalty program."

Daniel B. Retail Assistant

BENEFITS

- ✓ With PayGreen, there is no need to carry physical cash to make a payment.
- ✓ Your ATM card can be used at the PayGreen payment terminal to instantly withdraw the payment from your account to make the purchase.
- ✓ It is fast and easy. It is also totally secure. You have a real-time receipt and audit trail.
- ✓ For payments made during the week, funds settle into the account within 24 hours; payments made at the weekend settle on Monday.



REDUCE OPERATIONAL COSTS AND IMPROVE STAFF MORALE

Using an ATM card at the PayGreen payment terminal is extremely fast and convenient. Staff members do not need to handle large volumes of cash during transactions or when they do reconciliation at the end of the day. PayGreen makes the retail experience so much more efficient and user-friendly.

What is more, innovative features within the PayGreen application bring extra staff member benefits.

For example, the consumer is prompted to add a tip. Also, there is a quick and easy way for the retail assistant to reprint a receipt from a recent transaction via the PayGreen payment terminal and the store manager does not need to be involved.

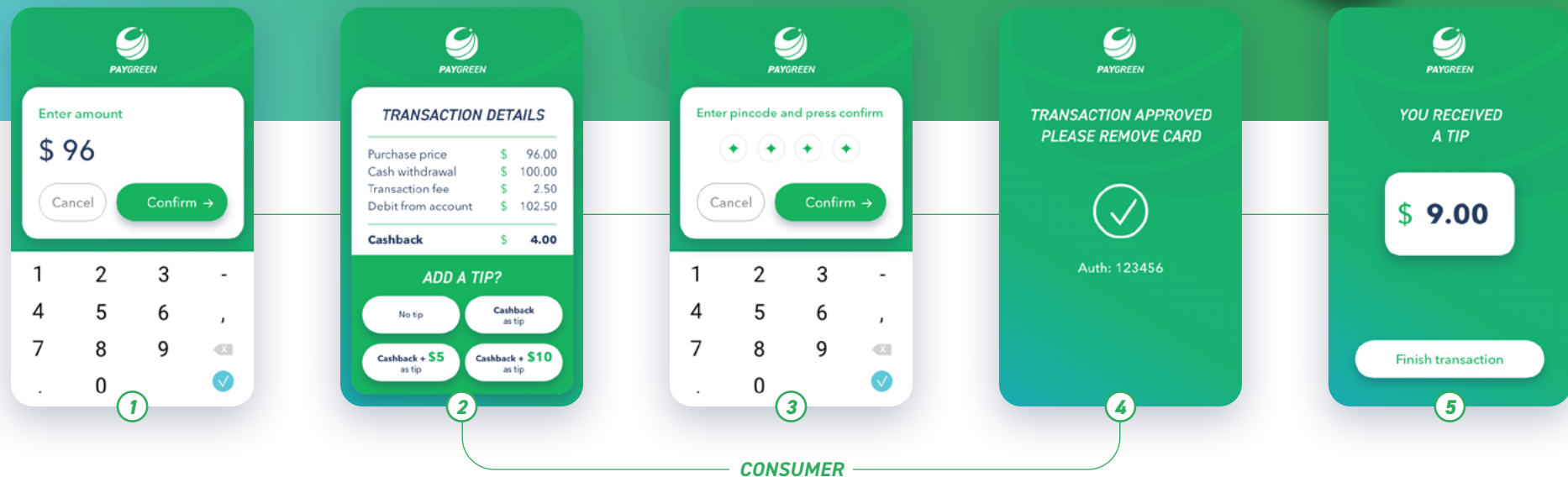


"Our staff members love the ease and convenience of PayGreen cashless payments. They even find they receive more tips when tips are cashless!"

Fiona D. Assistant Manager



HOW PAYGREEN WORKS



THE TRANSACTION PROCESS WORKS AS FOLLOWS:

1. The merchant enters the \$ purchase amount into the payment terminal.
2. The consumer checks the \$ amount and the \$ difference between the purchase price and the ATM withdrawal amount (which is rounded up to the next \$5 or \$10). The consumer can choose whether to take the \$ difference as 'cash back' or use as a cashless tip for the merchant. The consumer can also choose to add to the merchant's tip.
3. The consumer uses their ATM card to pay and to enter the personal pincode to confirm.
4. The transaction is processed and authorised by the Bank's Transaction Processor as an ATM withdrawal.
5. The transaction is completed and, depending on the choice of the consumer, the merchant gives the cash back or receives a tip. The consumer receives a receipt for the transaction and a copy of the receipt of the cash back. The merchant also gets a receipt for the cashback or tip if appropriate which is used for balancing at the end of the day.



THE PAYGREEN SOLUTION



**PAYGREEN ALL-IN-ONE ATM & POS
CASHLESS PAYMENT TERMINAL**



Payment application emulates
ATM cash withdrawal



**PAYGREEN MANAGEMENT
PORTAL & DATABASE**



Central management and real-time
monitoring application



ALL-IN-ONE ATM & POS PAYMENT TERMINAL

The PayGreen payment terminal securely integrates an ATM cash withdrawal with a POS transaction in a single fast and user-friendly payment application.

The device is based on a secure Android platform with integrated contactless reader functionality and a 5.5" full touchscreen.

The user interface can be customized with the merchant's logo and branding.

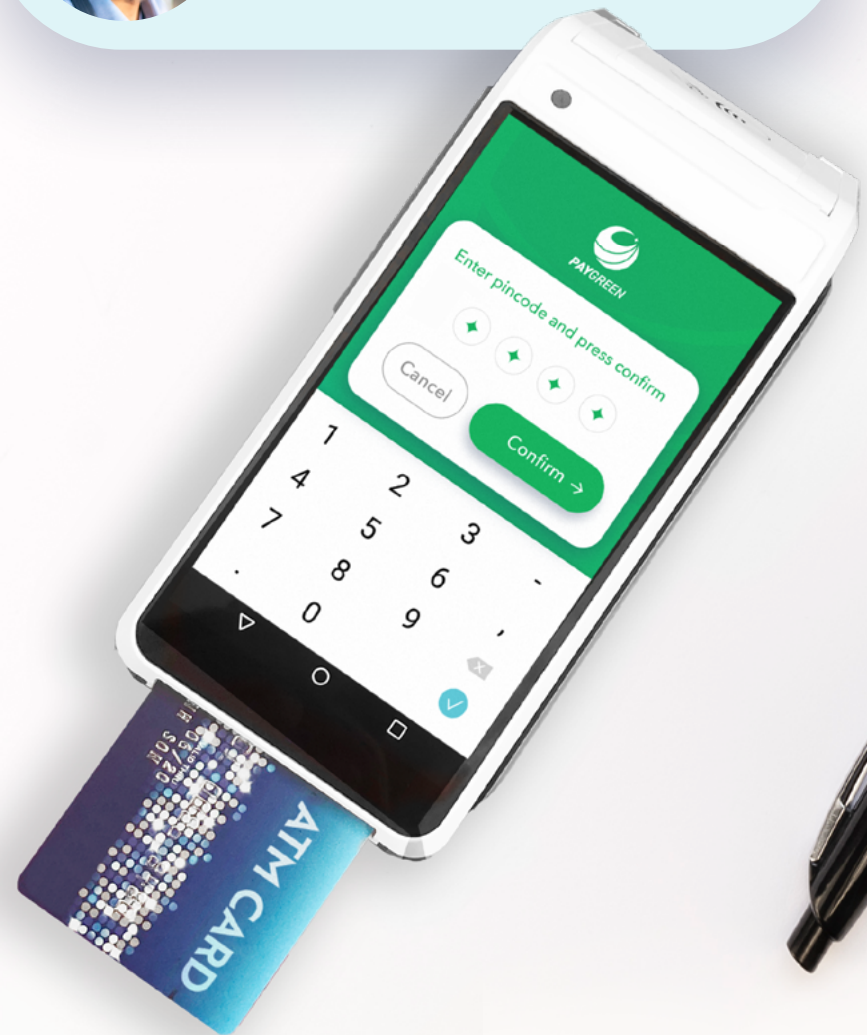
HIGH SECURITY, CERTIFICATION & PERFORMANCE

- PCI PTS 5.x
- EMV Contact/Contactless Lv1
- EMV Contact Lv2
- Contactless Scheme Certifications include Paypass, Paywave, ExpressPay, D PAS, J Speedy, QPBOC
- High Security Processor
- Operable under extreme conditions
- Android architecture OS



"It's great how it automatically switches between Wi-Fi and Wireless SIM - you do not have to do anything!"

James D. Cashier





MANAGEMENT PORTAL & DATABASE

The user-friendly management application provides fast and easy access to real-time information on transactions and payment terminal status with automated reporting.



"Real-time insight into transactions is incredibly useful for a secure audit-trail and fast resolution of customer related queries."

Dave K. Back Office Manager, Finance



HARDWARE & SOFTWARE INVENTORY

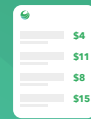
Reports on hardware (terminal model, serial number) and software (OS version, App version, EMV version) of all the payment devices listed in the network.

These reports are customizable by filter (merchant, state, location) and are sent automatically via e-mail to the approved distribution list.



PAYMENT TERMINAL MONITORING

Reports of conditions or errors reported by the payment terminals in the selected time period.



TRANSACTION LOG

Reports of number of transactions and transaction details processed by each payment terminal. The last four digits of the card, amount, tip, or cash back are shown the number of transactions.



"Our staff members and our customers love using PayGreen. It's the perfect alternative to physical cash."

Cara C. Store Manager



PAYGREEN

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For more information on the PayGreen solution, contact us:

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