

payments

## ALTERNATIVE PAYMENT SOLUTIONS



MOBILE QR PAYMENT  
AGGREGATION



INTEGRATED  
SOLUTIONS



HEALTH &  
SAFETY



MOBILE APP  
SUPPORT



DYNAMIC  
QR CODES



ENHANCED  
RECONCILIATION



SECURITY &  
COMPLIANCE

## Accelerating retail business through new secure alternative payments

Consumer purchasing preferences are changing from a payment method perspective driven primarily by health and safety concerns. One such example is the increase in the use of scan to pay (mobile QR payment) from a credit card account using a bank mobile app. A range of new alternative payment providers are also available to customers, driving merchants to support mobile QR payment from a digital wallet. New alternative payment providers include credit providers offering instant financing (buy now, pay later).

Successful merchants will be those that provide these options to their customers first, creating frictionless payment experiences that engage and retain customers and increase market share.

Alternative payment methods promise to lower overall transaction costs, increase interest earned due to near-real-time settlement, and eliminate the risk of chargebacks for merchants.



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## FEATURES & BENEFITS:

**Health & Safety** - keep your staff and customers safe by eliminating unnecessary contact between cashier, customer and payment device.

**Mobile payment aggregation** – through a single integration to any channel (POS etc), lowering the costs and time associated with direct integrations to each payment provider, Innervation can enable merchant customers to access payment from multiple payment providers utilising mobile QR payment. Payment providers supported include bank prepaid and credit accounts, loyalty, gift, virtual vouchers, ShopperLogiQ, Innervation Rewards, credit providers & other private label offerings.

**Future payment providers** – new payment providers will be integrated to the Innervation mobile payment platform, requiring no changes to POS.

**Mobile app support** – all mobile applications that are Masterpass compliant can be used to perform a payment.

**FlickPay** – the FlickPay mobile app, which is Masterpass compliant and supports various private label payment providers, is fully supported. This allows the merchant to enable merchant specific value stores (loyalty, gift, vouchers) in the FlickPay app as well. ShopperLogiQ and Innervation Rewards are also supported.

**3rd Party mobile apps** – these mobile applications can be integrated to the Innervation mobile platform to support payment.

**Improved customer service and increased revenue** – increase customer retention, gain access to new customers, offer fast and convenient in-store credit facilities, ultimately boosting sales and increasing market share.

## FEATURES & BENEFITS Cont:

**Cost savings** – utilise existing merchant PED / POS infrastructure to display QR codes. Mobile payment promises to deliver reduced acquiring fees.

**Reduced errors** – dynamic QR codes, containing unique transactional details including the amount due, are generated for each transaction, minimising the opportunity for user error.

**No chargebacks** – when push payment receives regulatory approval, chargeback risk to the merchant will be eliminated.

**Increased security and compliance** – no PAN data will be processed through the merchant environment, with no further increase in PCI DSS scope inherent to card payments.

**Merchant settlement** – push payment promises near real-time settlement in future with the associated interest gains.

**Minimal cashier training** – cashiers need to select a single mobile payment option only, no need to select between various alternative payment providers.

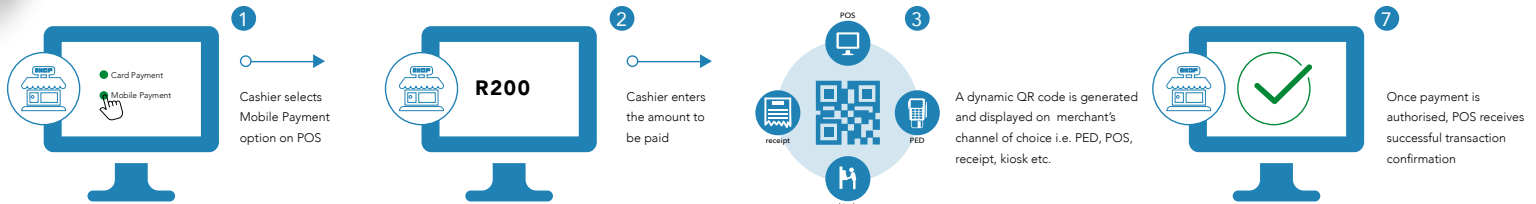
**Standalone terminal** – often used as a backup device, standalone terminals from Innervation also support mobile QR payment.

**Single reconciliation solution** – easily reconcile all alternative payment transactions, both integrated and standalone, via the Innervation Reconciliation service.

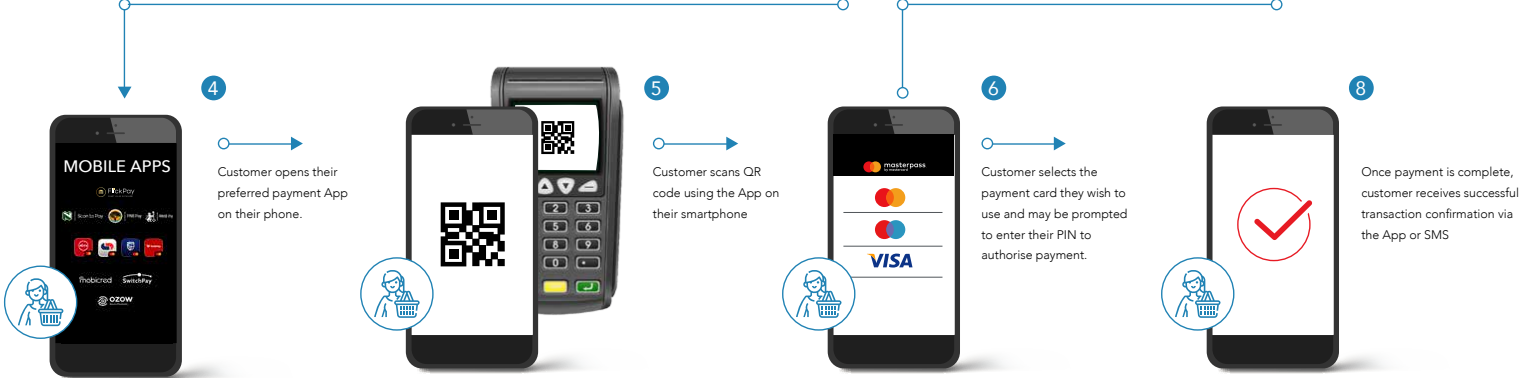
**Added value** – QR payments can be enabled on invoices for easy payment.

## Mobile QR Payment Cashier and Customer Journey Flow

### Merchant



### Customer



## WHY USE INNERVATION?

**Service excellence** - as a retail business, finding the right payment service provider that understands your business model and can offer traditional as well as alternative payment methods is critical, as it allows you to focus on your business while leveraging key benefits such as access to new markets and payment types via one source.

**Frictionless payment enablement & customer convenience** – customers can easily access alternative payment providers through their mobile apps without the hassle of carrying a physical wallet with cards and cash.

**Common processes and people** are used across all our services.

**Trusted Certified Environment** – Innervation is a certified PCI DSS Level 1 Payments Service Provider

Our integration layer for all services ensures a comprehensive **omnichannel deployment**.

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PAN African payment solutions  
innovate - integrate - inspire