

Pay/m2m

Accelerating your business



As vital links in the credit/debit card transaction service chain, your prime concerns are network availability, reliability resiliency and security. In all these respects, on a Europe-wide or even a global scale, you can benefit from the latest advances in machine-to-machine (m2m) technology in enabling transaction services.

BusinessAccelerator/m2m

Cash transactions are relatively expensive. Banks charge for dispensing and accepting small change, and additional charges are associated with money transfers, payment handling, etc. The shift towards electronic payments through POS credit/debit card terminals is, therefore, an unstoppable process. However, different credit cards use different infrastructures to transport and process transactions.

From a legislative perspective, standardisation of all these different payment solutions is a long-term market driver. From an immediate market perspective, however, increasing the usage of mobile GPRS- and UMTS-enabled POS terminals is a major factor in the industry, since mobile communication is the most cost-effective and flexible way to transport transactions.





Market imperatives

Availability is the electronic transaction market's highest priority - vendors and retailers expect POS terminals to be 100% reliable, in order to serve their customers. Security is another very important consideration that not only affects transaction information to the SIM card but also payment information to data centres. Most POS terminal suppliers start out with one local SIM provider and build up to include multiple local SIM providers. But as they expand to operate in several countries, they may end up incorporating diverse networks and multiple SIM card management systems, which is costly, time-consuming and inflexible.

KPN's Pay/m2m solutions guarantee the best available network coverage throughout the whole of Europe, through roaming agreements.

Imagine...

... If you could guarantee data connectivity to data/processing centre locations anywhere within Europe, by building in resiliency not only in the form of multiple logical paths but also via multiple physical paths.

... If you needed just a single mobile platform for Europe-wide payment transactions, enabled by a single, roaming SIM for the whole of Europe, in which the SIM operates network-independently, choosing the strongest signal and facilitating automatic switching to other network providers.

With KPN's Pay/m2m solutions, you no longer need to imagine, since all this and much, much more is already possible.

KPN BusinessAccelerator/m2m

KPN's BusinessAccelerator/m2m programme places your business at its heart. It starts with KPN gaining an in-depth understanding of your business. Acting as a consultant and with the support of our extensive network of partners, KPN focuses on providing customised solutions for specific business situations.

Pay/m2m

KPN's Pay/m2m solutions guarantee the best available network coverage throughout the whole of Europe, through roaming agreements. Security is also provided in the form of secure data lines on a robust network and back-up systems.

With global standardisation legislation still some distance away, KPN's solutions go part of the way towards addressing this need, by enabling different payment schemes to communicate via the same network and the same SIM card. In addition, our promises to you are backed-up by SLAs and SLGs, with penalties if the latter are not met.

KPN has already been providing services such as these to clients for years.

Pay/m2m solutions offer:

- Simplicity: 1 SIM card for multiple transactions throughout Europe and other parts of the world, all covered by a single contract
- Reliability and Resiliency: one price for the whole of Europe and always the best possible coverage
- Control: the ability to monitor and manage payment transactions through real-time, high-end diagnostics, plus access to the KPN Control Center
- Flexibility: in pricing models, billing solutions and service enablement



More information?

To find out more about KPN's pioneering Pay/m2m solutions, visit: kpn.com/m2m.

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