

# Cashless Payment Solutions



**SECURE** contactless.

# Cashless Payment Solutions



## Making cashless payment more convenient, more secure and more profitable



### Committed Industry Leadership

HID Global is an active member of a variety of industry and trade associations not only to ensure our contactless products are open, interoperable, and perform to industry standards, but also to develop a continual understanding of integrator, partner, and end customer needs, while staying ahead of industry trends.

Whether it's at a train station, a quick service restaurant or a theater, speed and convenience are important factors for any transaction – which is precisely what cashless payment systems provide. But how do you determine which cashless payment technology and equipment to use?

HID Global is the go-to resource for manufacturers, operators and integrators of cashless payment systems around the world. Our proven expertise in secure contactless technology, along with the widest selection of cashless payment products in the industry, means we are in an ideal position to participate in cashless payment projects of any size or scope.

### Experience pays.

Thousands of organizations worldwide use HID contactless technologies every day for their cashless payment systems. We have nearly 1.5 billion secure contactless technology cards and transponders in the field and have shipped more than seven million readers. Whether it's with retailers, system integrators, system operators, card or terminal manufacturers, we can engage in projects by simply supplying components or

by providing full consulting and system design services.

### Life in the fast lane.

A reliable and efficient replacement for cash at the point of sale, cashless payment systems eliminate the need to swipe or insert a card into a reader, enter a PIN or, for small purchases, sign a receipt. HID Global's expertise spans multiple cashless payment applications, each of which poses its own opportunities and challenges. By utilizing our unique knowledge, OEMs, integrators and card manufacturers can develop forward-looking solutions that meet the unique needs of each project.

### Automatic Fare Collection

Contactless cards and readers have become the preferred choice for new automatic fare collection projects worldwide, as they resolve many of today's public transportation issues. Transportation authorities are able to improve efficiency and cut costs, while passengers benefit from an easy-to-use system that provides a high level of convenience in the form of fast transactions and shorter queues. Because national and international standards are



# Shaping the future of cashless payment

HID Global makes easily verified, highly secure cashless payment systems practical for manufacturers, operators and integrators. Our contactless technology products are:

- Optimized for individual applications and markets
- Compliant with international standards
- Highly interoperable, fast and secure
- Easily integrated into flexible, scalable solutions
- Fully supported by global resources including a dedicated team of technical support staff

fundamental for the interoperability of different public transport ticketing systems, we deliver technology, cards, components and readers that take full account of these standards and enable integrators to develop solutions tailored to customer requirements.

## Contactless Payment

There has been tremendous growth in contactless payment, backed by the most important players in the banking and retail sectors. Providing increased service speed and control, contactless payment enables retailers to achieve better revenue as consumers spend more per transaction and make purchases more frequently. HID Global is able to address a wide range of system requirements, including readers for system integrators and terminal manufacturers and prelinates for card manufacturers.

## Loyalty

By integrating loyalty programs into cashless payment acceptance, merchants can create customized programs that can be deployed in a fine or broadly segmented manner. This can heighten repeat business and profitability, while giving consumers more personal, more relevant

rewards and experiences. With our contactless cards and readers, HID Global is set to help merchants and system integrators implement programs aimed at increasing repeat business and customer loyalty.

## Vending

There is probably no place where the speed and convenience of cashless payment is more evident than vending applications. Having the appropriate amount of change or having cash at all is never an issue, which enables vending operators to provide a higher level of service and satisfaction to their customers, while increasing their revenue and profitability. HID Global offers reader modules that enable vending machine equipment and component manufacturers to integrate contactless technology and add more value into their products.

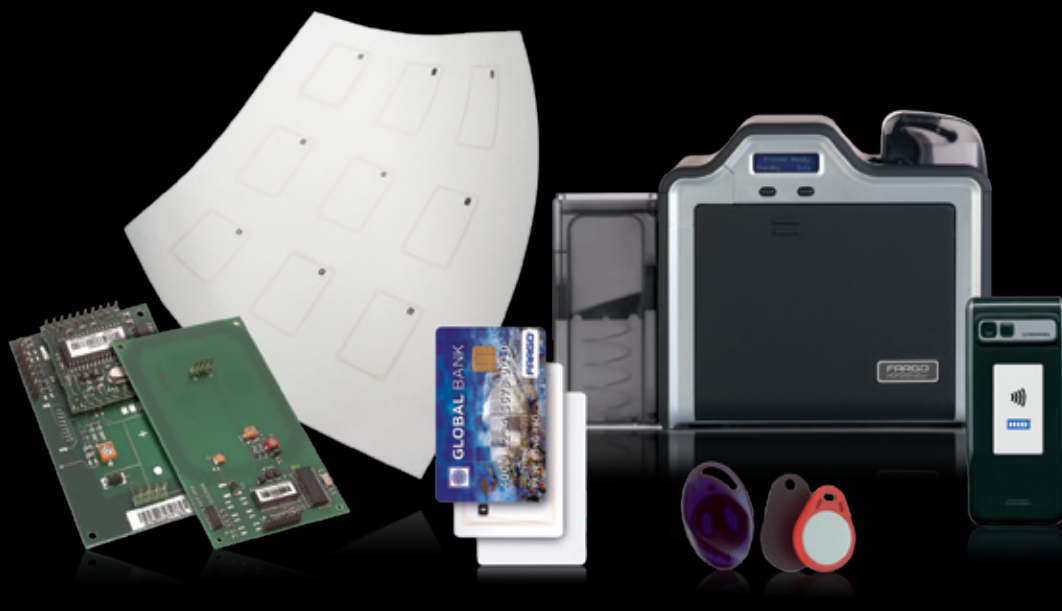


### The power behind the symbol

Behind the contactless symbol at the point of sale, you'll typically find an HID Global contactless payment reader module.



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## Advanced contactless products and technologies for a dynamic cashless payment market



### Contactless payments – to go!

Combining contactless technology with mobile phones to facilitate payment transactions is a relatively new idea and HID Global is already there to support it. We produce custom pre-laminated form factors built to customer specifications, such as the contactless payment sticker shown here.

One of the advantages of working with HID Global is our ability to provide the components necessary for cashless payment solutions. Designed to work together, these components enable integrators to take advantage of a single source for multiple applications across market segments. HID Global offers:

### Reader boards and modules.

From standard modules to custom boards that are designed to be incorporated into other applications, HID Global supplies a broad range of readers that meet customer needs. These modules and boards offer exceptional transaction speeds and support the most popular contactless card technologies, including MIFARE®, DESFire®, FeliCa™ and iCLASS® to provide a high level of interoperability. They also conform to Visa® payWave™, MasterCard® PayPass®, American Express® Express Pay and Discover® Network Zip™ specifications.

### Mobile terminals.

HID Global provides mobile terminal manufacturers with the reader technology they

need to meet the usage demands for secure cashless payment systems around the world.

### Prelaminates.

HID Global supports customers' pre-laminated needs for the production of credentials used for contactless payment, public transport, loyalty and other cashless card applications. We deliver sheet layouts according to card manufacturers' specifications and offer extensive technical support services, including custom antenna design. Designed to integrate with contactless cards and non-card form factors, these pre-laminates are available in a variety of materials, including PVC, PC and PET.

### Cards, fobs, tokens & tags.

HID Global is a leading supplier for automatic fare collection cards. We are the market leader for contactless cards in Brazil, one of the largest and most developed automatic fare collection markets, plus we supply millions of ITSO™ certified cards for the UK market.

In addition to ISO 7810 standard-size cards,



we offer a variety of custom form factors built to individual customer specifications, including ID-I punch out, keyfobs and stickers. Available at customers' request, we also have card personalization services which provide custom-printed cards and include the addition of security features such as microtext, embedded holograms, UV inks and guilloche designs.

### Fargo® card printer/encoders.

Our Fargo card printer/encoders are highly regarded choices for both on-the-spot issuance of debit, credit and ATM cards, as well as for high volume card production. These printer/encoders have a solid reputation for ease-of-use, adaptability to different applications and reliable



#### **Fast, simple card production**

*Instantly issue cards with versatile and easy-to-use Fargo card printer/encoders. They encode, print and laminate cards in a single, time-saving pass.*

operation in the most demanding situations. Available models include:

The **Fargo HDPii financial card printer/encoder** enables financial institutions to deliver a highly personalized customer experience with instant card issuance. It produces the new generation of financial cards with no embossed text and, increasingly, a contactless smart chip inside. By giving institutions the ability to personally hand these cards to customers, this printer/encoder helps raise customer service to a new level.

The **Fargo DTC400e and Persona® C30e printer/encoders** are ideal for transit agencies, government facilities, membership clubs and other organizations with multiple locations and on-site card printing needs. Both machines have rewritable and thin card printing capabilities and offer card encoding and dual-sided printing options.



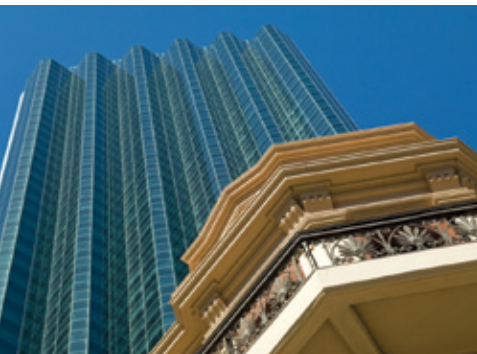
#### **Convergence of card applications**

*Contactless technology is playing a major role in the convergence of multiple applications onto a single card. So a student or corporate ID can also be used for cashless payment, as a transit pass, carry loyalty account information and provide physical door access.*

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## HID Global: The trusted source for secure contactless technology



**An enduring commitment to security, quality and service.**

*As part of the ASSA ABLOY Group, HID Global customers can rely on us for impeccable performance in business continuity, confidential cooperation, service excellence and responsible social and ethical behaviour. ASSA ABLOY has established a code of conduct by which HID Global is fully committed to abide.*

It's not just about up-front costs or product specifications. It's the capabilities, reliability and experience of the company that provides the technology and components for cashless payment applications.

HID Global has helped build cashless payment systems for organizations around the globe. In fact, we've developed and helped implement much of the cashless payment technology in use today. We bring all of our resources to help organizations and their integrators maximize the value of their cashless payment solutions.

HID Global's manufacturing experience stretches back to 1964 and we have 20 years of experience in secure contactless technology transponder manufacturing. Our annual production capacity for secure contactless technology transponders exceeds 250 million units from five global manufacturing sites.

We offer experienced support services, such as the HID Global Academy, a training resource that provides the technical infrastructure and expertise for technical platform evaluation and customer pilot-projects. In addition, we provide Fargo card printer/encoders for on-site card production, as well as high-volume card production services and customized single-card solutions like our iCLASS® Elite and Corporate 1000 Programs.

Cutting-edge technology. Deep involvement with standards development. Field-proven products. Decades of experience. When it comes to ensuring the speed, convenience and security of cashless payments, organizations around the world rely on HID Global.



ACCESS  
SECURE IDENTITY



**SECURE contactless.**

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