



Current Developments in SoftPOS – Opportunities and Success Stories

The future of contactless payments has arrived.

Empowering every merchant and every courier to accept card payments on their mobile device!

EPSM – 21.11.2024

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RUBEAN SOLVES THIS PROBLEM

- Since the pandemic, physical cash has been increasingly replaced by card payments.
- Merchants, couriers & tradespeople require specialized hardware (PTS devices) to accept card payments. This special hardware is cumbersome and often just as expensive as handling cash.



THE SOLUTION: RUBEAN'S PHONEPOS

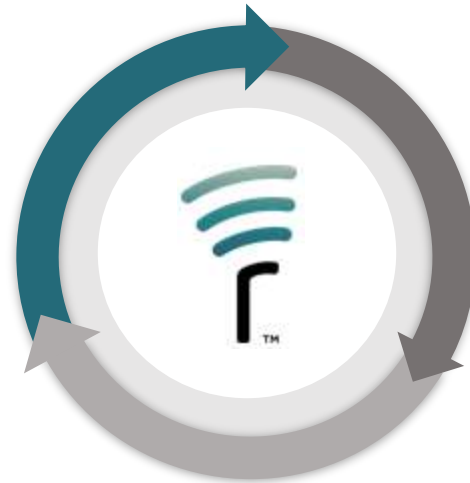
Any merchant can accept card payments on their mobile device with the  rubean™ APP.



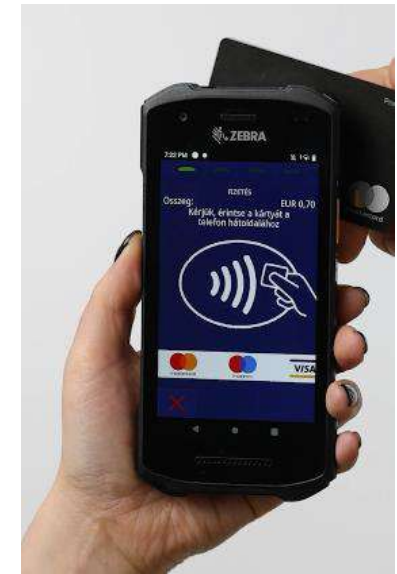
ONE SOLUTION SUITS DIFFERENT AUDIENCES

Rubean's software APP enhances *mobile devices* by adding the capability of a full card-acceptance terminal (POS).

For **Individual Merchants**
integrated into their banking APP



For **Enterprise Customers**
integrated into their enterprise APP



PRIMARY CUSTOMER USE CASES - OPPORTUNITIES

Logistics



Less cash handling,
less devices to carry

Enormous time
savings

Higher productivity

Retail



Additional dynamic
mobile cash desks

Advice and payment
on one tablet

Backup in case PTS
infrastructure fails

Hospitality



Payment on
ordering device

Enormous time
savings

Flexible scalability of
payment terminals

SELECTED CUSTOMERS - LOGISTICS

Logistics: Cash on Delivery (CoD)

- Many logistics companies have already adopted Rubean PhonePOS:



Correos National Post Spain



GLS Spain



Tipsa Spain



SEUR *Spain*



Czech Republic



Hungary



Dodo Czech Republic

SUCCESS STORY – Express One

- Express One is one of Hungary's leading courier services with guaranteed delivery within 24 hours, 750 deliverer.
- Most delivered parcels are paid at the door (**CoD**) - (**56%**), instead of prepayments.
- **The Challenges:**
 - In 2021, Express one used Bluetooth-connected mPOS devices to accept card payments.
 - Severe Bluetooth connection issues between mobile device and Bluetooth device.
 - Pairing took valuable minutes, often did not work at all.
 - Bluetooth mPOS devices were expensive, often uncharged and needed IT maintenance.
- **The Solution & Benefits:**
 - Honeywell CT40 devices with Rubean PhonePOS fully integrated for card acceptance.
 - **Happy deliverers**, between **5.000** and up to **10.000** Transaction / day.
 - Integrated solution informs Express One backend via **tracking number** of received payment.



SUCCESS STORIES – Express One



“Drivers really hated the previous method for payments, now since the change it was so easy for them to get used to the new system. We haven’t heard of any problems with card payments for a long time now.”

Peter Pesztericz, CEO, Express One

“It’s interesting because we did not talk about PhonePOS and card payments in the last years because there was no need. It does its job silently without problems. Like breathing.”

Tibor Gera, Application Manager, Express One

SUCCESS STORY – Correos

- Correos is the national Spanish post with over 10.000 branches, 53.000 employees and 5,4 billion pieces of mail in 2023.
- **The Challenge:**
 - In 2022, Correos had started with a competitor solution on 6.000 devices that did not work successfully.
- **The Solution:**
 - Honeywell EDA52 devices with Rubean PhonePOS fully integrated for card acceptance.
 - NTT Data acted as integration partner and deployed the first 13.000 devices, using Rubean's fully automated mass-enrollment capabilities, in 2 days.
- **The Benefits:**
 - **Happy deliverers** and **cashiers** in the post offices.
 - Integrated solution informs Correos backend via **tracking number** of received payment.



SELECTED CUSTOMERS - RETAIL

Retail: Self Checkout and Mobile Cashier solution

- Many retail companies have already adopted Rubean PhonePOS:

 paymenttools

REWE Retail Group.

 DEICHMANN

Deichmann & Snipes (largest shoe retailer in Europe).

CHRIST

Christ Jewelry Store Chain

 snabble

Snabble (cash registers & self checkout)

Others are piloting the solution right now.

SUCCESS STORY – Retail

- Deichmann is Europe's largest footwear retailer. With its stores and the Snipes stores it sold 184 million pair of shoes in 2023.
- About 49.000 employees serve customers in more than **4.700** stores across Europe.
- Deichmann is innovative and wanted the latest trend for in-store payments: Customers pay directly at the advising shop assistant in the market, using **SoftPOS**.
- **The Challenge:**
 - Deichmann had started with a competitor solution that did not work successfully.
- **The Solution:**
 - Deichmann switched to Rubean for the European rollout.
 - Rubean's PhonePOS runs on **Zebra TC22** devices, which are widely distributed as the employees' digital working assistant.



SELECTED CUSTOMERS - HOSPITALITY

Hospitality: Mobile Register to accept Cards in Restaurants & Hotels

- Various specialized event organizers and cash register vendors have already adopted Rubean PhonePOS:



CTS EVENTIM - a leading international provider of ticketing and live entertainment.



Gewinnblick (Cash Registers).



Orderman (Products for successful restaurants).



Waldbühne Berlin, Tempodrom Berlin, others...

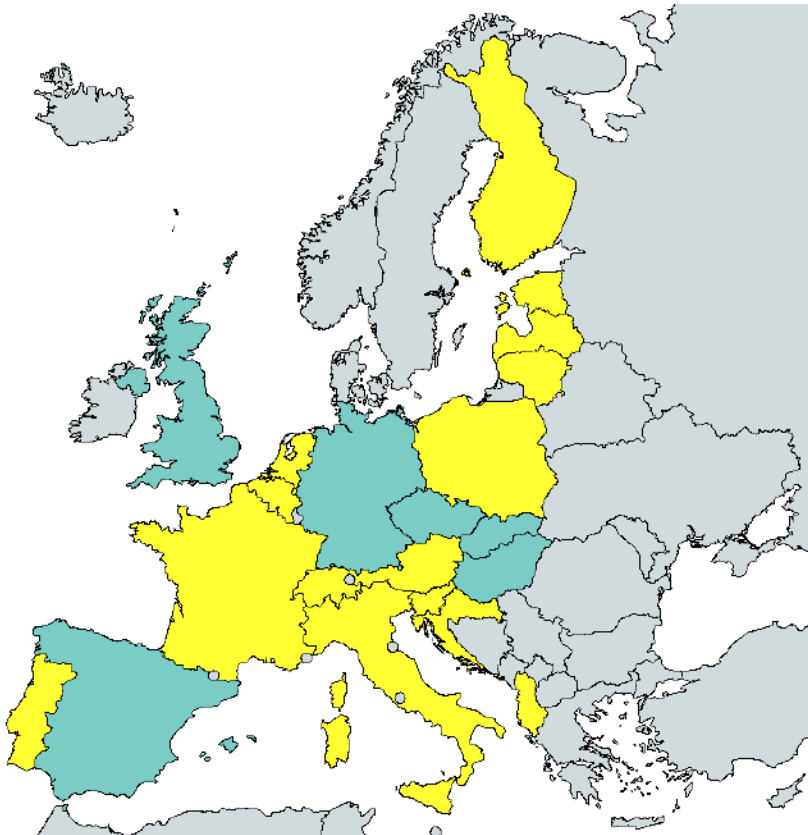
SELECTED CUSTOMERS – BANKS & ACQUIRERS

Business Banks sell Rubean PhonePOS to their merchants

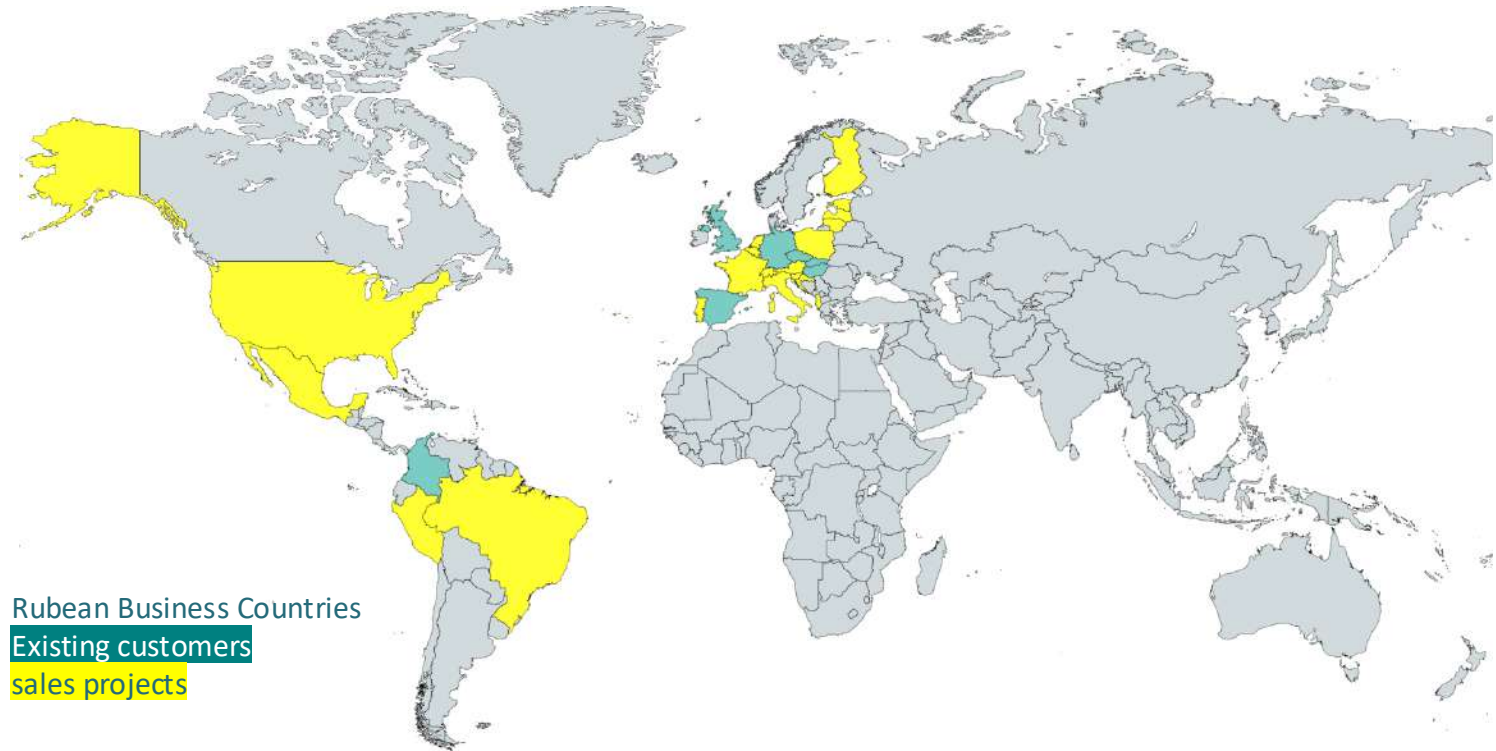
- Germany:    
   | 
- Spain:  
- Eastern Europe:  
- EU + UK:    
- Colombia:  

CUSTOMERS & PROSPECTS – EUROPE & WORLDWIDE

European View:



World View:



Rubean Business Countries
Existing customers
sales projects

Thank You !

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