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**RubeanPOS ... an mPOS solution**  
Neil Williams & Dr Hermann Geupel

## about us

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# rubean

- FinTech company, Estd. 2000
- Publicly listed on Munich's Open Market
- Offices in **Munich, Hamburg** and **London**
- Specialist developer Mobile Payment apps
  - Merchants / Retailers
  - Banks
  - Consumers
- Contactless technology
- Technology partners with Trustonic



# RubeanPOS – an mPOS Solution

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- Mobile Point-of-Sale “mPOS” solution
  - Retailer’s contactless EMV POS terminal within a smartphone app
- Pay for services / goods ANYWHERE
  - In store / restaurant / doorstep / market / taxi
  - Easily and securely, using NFC (contactless) technology.
  - Replaces / Supplements fixed POS terminals (no more queueing)
- Software-only solution
  - Uses Trustonic’s TEE technology
  - Unique – PIN-on-Glass solution can accommodate payments up-to and over CVM Limit \*

***See it at work ..... See HOW it works ..... See WHY it works***

# RubeanPOS – Live Software Demo



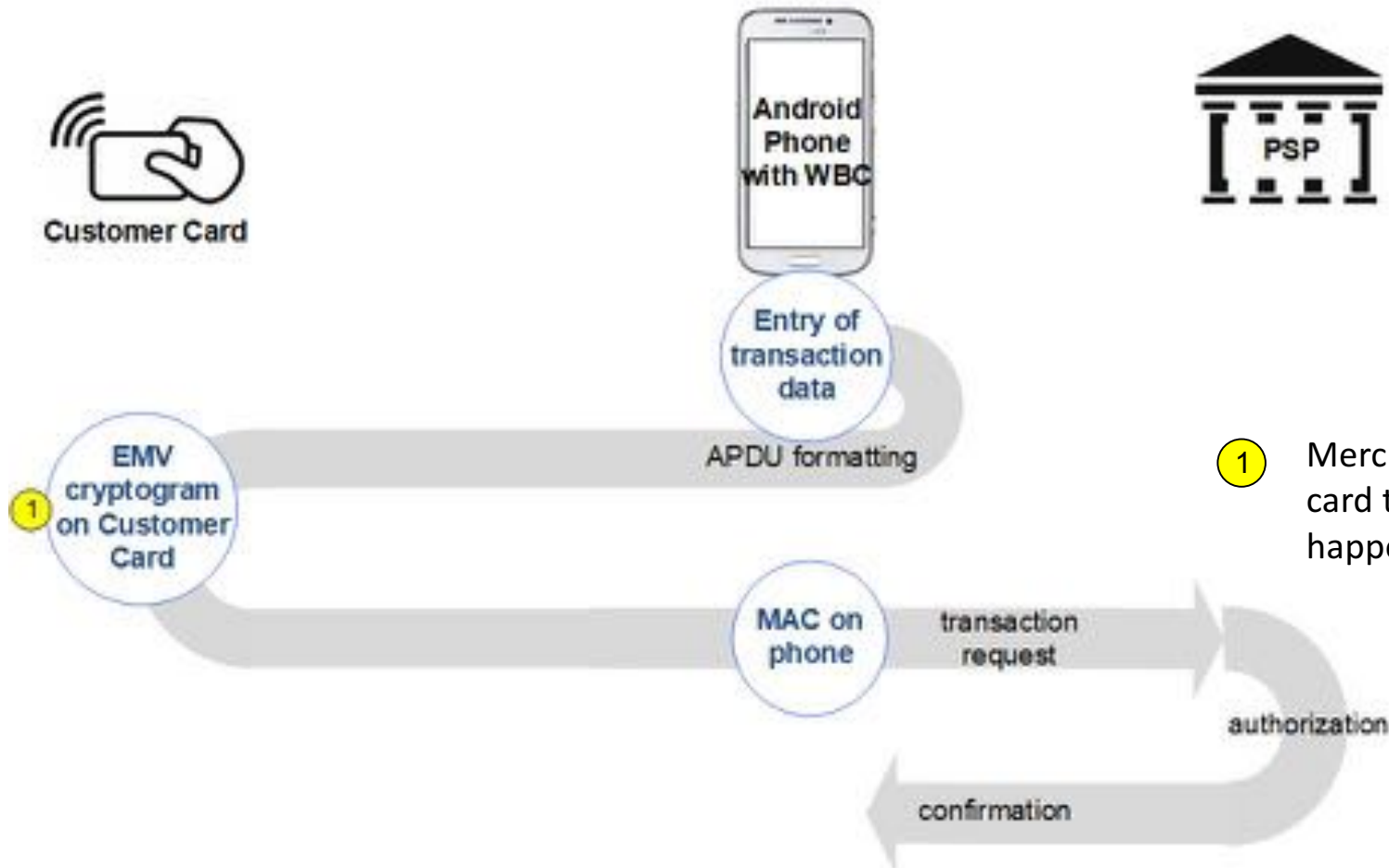
## Setting the scene ...

- It's a BUSY lunchtime in a “general store” which sells everything from food to DVDs
- It's crowded, time is short and there are LONG QUEUES to pay, etc
- Hermann will play the customer,
- Neil will be shop assistant ... with the RubeanPOS app loaded onto my smartphone

*This is LIVE ... We haven't practiced ... Here we go ...*

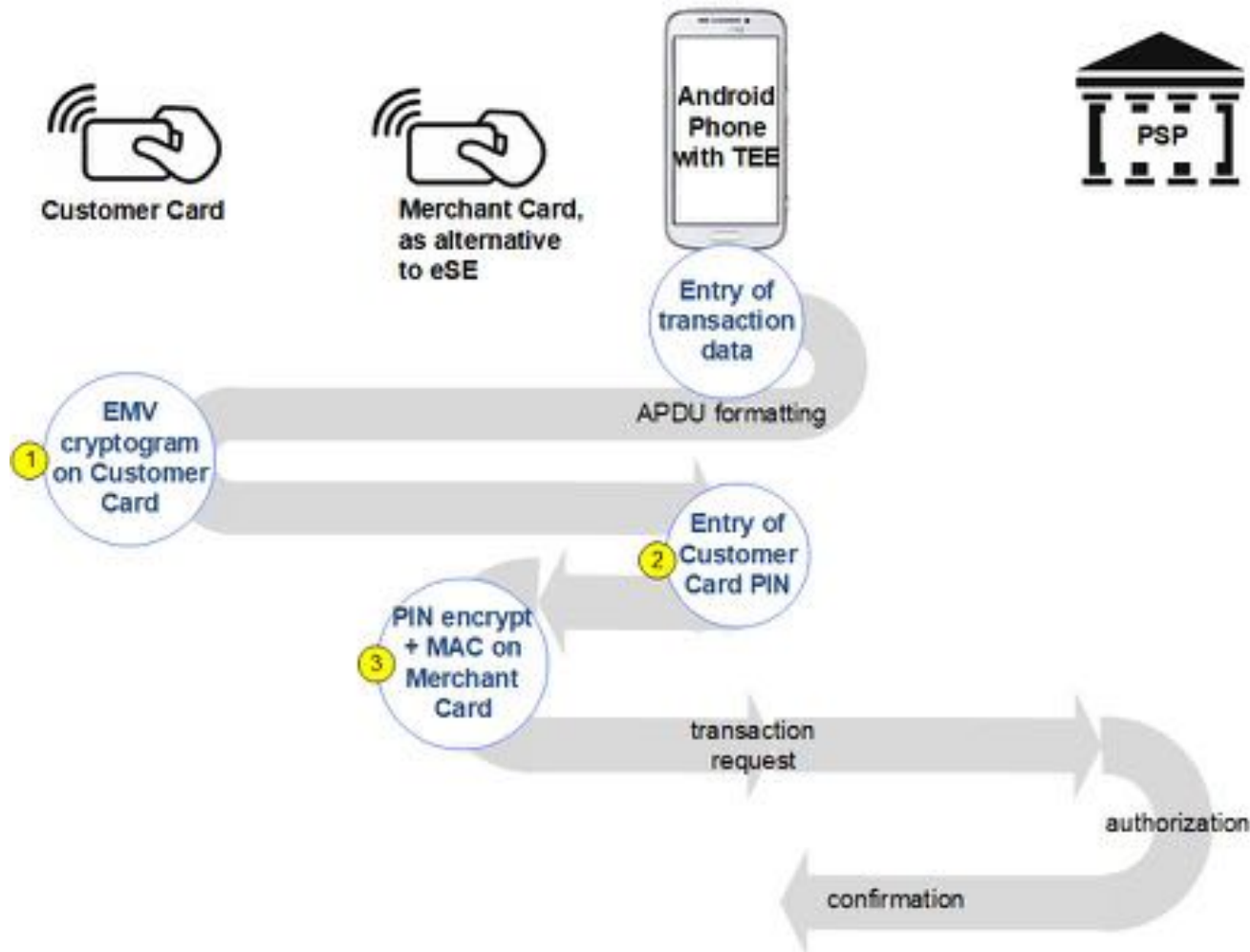
# RubeanPOS – international, for low value payments

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# RubeanPOS – in Germany, for any value payments

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- 1 Merchant just holds customer's card to phone.
- 2 Customer enters Card PIN on phone
- 3 Merchant just holds merchant's card to phone.

# Key Advantages – common to all

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- **Software-only solution**
  - No Hardware devices to lease / maintain .... No peripherals
- **Natural successor to Cash**
  - Card spend > Cash. A Global trend
  - Reduced need to carry Cash - Safer for Merchants & Consumers
- **GDPR**
  - Merchants NOT required to store Cardholders' personal and financial details on file
    - OR to be held accountable for same in event of mass-compromise
- **PSD2**
  - Multi-factorial authentication
  - Secure transactions up-to & beyond “floor-limit” (per specifications)
- **Secure**
  - Protected against Man-in-Middle / Fraud attack
- **Flexible**
  - MULTI-CURRENCY + Gift Vouchers + Reward Points + Other Tokens

# Advantages – Scheme & Network Providers

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- **Opens-up a NEW Business sector**
  - Approaching a saturation point in UK for merchants and traders who lease and operate Chip&PIN POS terminals
    - £15-£27 per month + transaction fees
  - Traders cite “prohibitive operating costs” as the main reason they stay Cash-only
- **Massive NEW customer base**
  - Smaller, independent business :
    - Market and street traders, trades-people, food outlets, delivery services, hairdressers, mini-cabs and tuk-tuks etc.
    - Additional NEW revenue streams (transaction charges) from all around the globe
- **Increased number of “touch-points” with customers**
  - Increases potential transaction volumes as use of cash dwindles



# Advantages – Independent Traders & Small Businesses

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- **Cost-effective :**
  - RubeanPOS = Most affordable and simple means of acquiring and operating this technology
- **Efficient :**
  - Fewer repeat visits to collect cash payment for works undertaken
    - Eg. Plumbers, Electricians, Tradespeople everywhere
  - or for wasted deliveries in the event the customer does not have enough cash available
- **Increased Wallet-Share :**
  - No longer restricted to Cash only
    - Eg. Food outlets, mini-cabs, pubs, corner shops
  - Ability to take card payments is fast becoming a life-line

# Advantages – Large “High Street” Merchants/Retailers

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- **Better Service**
  - More customer-focused, personal service to customers
- **More EFFICIENT**
  - Optimizes use of store personnel – All staff can now be a “Check-out” operator
  - Optimizes use of retail space - Take payments anywhere on the shop-floor
    - Less space dedicated to fixed location PoS Check-outs
    - Reduces queueing at the check-out - minimize “walk-outs”
  - Intuitive to use - Minimal staff training
- **Flexible & Secure**
  - Trade virtually anywhere
    - Pop-up sites : Mid-town, Street, Gig, Expo – “Follow the foot-fall”
- **Optimizes customer spend / sales conversion rate**
  - Catch customers while in the moment “ready to buy”, before they have 2<sup>nd</sup> thoughts
  - Convert customers to sales then get them out of store – FAST
- **Easy “Onboarding” to Membership and Loyalty programs**

# Advantages – Customers / Consumers

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- **No more queueing !! \***
- **Up-to-the-minute Cyber-security “best practice”**
  - No financial / security details available to the Merchant
  - Never let card out of sight
  - No card details stored on Phone
  - No card details stored on Merchant’s file
- **No need to remember a new PIN/Password**
- **A “Flat Battery” won’t mean you also have no money**
- **Multi-Currency**
  - Ideal for pre-paid / multi-currency apps
- **Not limited to a floor-limit**
  - Unique to **RubeanPOS** (*subject to Card Issuer policy/spec*)

## contact

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