



Deliver exceptional customer service and improve cash flow with Motorola's robust anytime, anywhere mobile Chip and PIN-enabled Point of Sale



The ability to enable anywhere, anytime, online or offline processing of credit and debit cards with either Chip and PIN or a magnetic stripe reduces transaction times, translating into reduced wait times at the Point of Sale. In addition, employees no longer need to collect and verify signatures, increasing employee productivity. According to a study conducted by Visa, 62 percent of retailers cited faster transaction times, with a savings of over 55 hours a week for a normal supermarket and an estimated annual £24 million pounds (approximately \$35 million USD).¹

The challenge: inefficiencies in payment processing

Regardless of your industry, inefficient payment processing procedures can have a profound impact on your bottom line. From retail, hospitality and field service to transportation and logistics, payment processing procedures can affect customer service levels, employee productivity and sales as well as an organization's cash flow and profitability. For example, in retail and hospitality, slow processing of transactions at the Point of Sale (POS) ripples into long waits, lower customer satisfaction and even abandoned sales. Out in the field, anything less than real-time payment processing adds time and costs to accounting and invoicing functions, lengthening the order-to-cash and cash-to-cash cycle times — negatively impacting cash flow.

The solution: enable real-time Chip and PIN payment processing inside and outside the four walls


Motorola's Snap-on Mobile Payment Module with Chip and PIN works in conjunction with Motorola's MC75 and MC70 Enterprise Digital Assistants (EDAs), enabling anywhere anytime processing of virtually any type of payment card, including Chip and PIN-based credit and debit cards as well as credit, debit and loyalty cards with a magnetic stripe. This new capability delivers many benefits for the enterprise:

The benefits of Chip and PIN processing

Chip and PIN transactions shift responsibility for identifying cardholders from point-of-sale staff to technology. The resulting reduction in transaction times translates into increased employee productivity. In a study conducted by Visa, 62 percent of retailers cited faster transaction times, with a savings of over 55 hours a week for a normal supermarket and an estimated annual £24 million pounds (approximately \$35 million USD).¹ Since PIN-based transactions can be completed in much less time than a signature-based transaction, wait times at the POS are reduced. Since the transaction is purely electronic, retailers no longer need to retain a paper voucher — reducing the costs related to

KEY BENEFITS

- Improved customer service:
 - Reduced wait times at the Point of Sale
 - Ability to process payments anywhere inside and outside the four walls, including outdoor dining areas, a hotel lobby and more
- Increased employee productivity: Shifts responsibility for identifying cardholders to technology
- Improves cash flow: Ability to process payments in real time, reduces the cash-to-cash cycle
- Increased sales: Ability to process payments in the aisles of a retail store, enabling associates to capture sales right at the moment of decision
- Reduced costs: The elimination of paper vouchers reduces the costs related to purchasing, filing and storing paper-based receipts
- Expansion of customer-facing services: The ability to accept Chip and PIN-based credit and debit cards as well as cards with a magnetic stripe enables the development of new services that can improve customer loyalty and sales — such as gift cards, electronic purses and loyalty cards



purchasing, filing and storing the paper-based receipts, as well as the opportunity for identity theft. Last, the sophisticated technology allows retailers to easily deploy add-on services that can improve customer service and sales, such as loyalty cards, electronic purses and gift cards.

The benefits of a Mobile Point of Sale (MPOS)

The MC75 and MC70 offer wireless LAN (WLAN) and wireless WAN (WWAN) connectivity options, enabling employees to process payments anywhere inside or outside the four walls. Regardless of whether your workers need to complete transactions on the retail sales floor, at a customer site on a delivery route, in a indoor or outdoor dining area or hotel lobby, the result is a significant improvement in customer service, sales and cash flow.

Imagine a retailer that can easily deploy dynamic MPOS stations as needed to reduce wait times at the register during peak shopping hours. Imagine the increase in sales if your retail associates could process purchases in the aisles of your store, capturing sales right at the moment of decision. Imagine the impact on cash flow if delivery drivers and service technicians could process payment upon delivery of goods or completion of service, eliminating days from your payment cycle times. And imagine the improvement in service levels when servers can process payment cards in seconds, right at the table. You have just imagined the power of a Mobile POS.

The benefits of leveraging the Motorola MC75 and MC70 for mobile Chip and PIN POS

When you choose Motorola's MC75 or MC70 EDAs for your MPOS solution, you choose a device that leads the way in rugged design, ease of use, security and management — four of the most critical criteria for MPOS solutions. Motorola's flagship rugged design provides dependable performance in virtually any environment. The devices pass two stringent impact tests — a drop test performed across the entire operating temperature range as well as a tumble test, where the device is subjected to many sequential drops in a rotating drum. Environmental sealing enables the devices to easily tolerate the elements — including dust, rain and snow. Wide operating temperature ranges enable reliable operation in extreme heat and cold. The compact devices are easy to hold, easy to use and easy to carry, offering a highly intuitive user experience that minimizes training requirements. Together with the Snap-on Mobile Payment module, the PCI PED

and EMV approved solution enables cost-effective compliance with industry regulations and keeps sensitive financial customer information safe and secure.

The open-standards Microsoft® Windows Mobile® platform minimizes software development times, while compatibility with Motorola's Mobility Services Platform (MSP) enables fast and efficient deployment, remote and centralized end-to-end management, substantially reducing the time and cost associated with the single most expensive aspect of any mobility solution — the day-to-day management.

Unlike standalone point solutions for payment processing, the Snap-On Mobile Payment Module with Chip and PIN allows you to extend the power and versatility of existing Motorola mobile computers, greatly improving your return on investment. Now, your employees can perform a wide variety of tasks — from checking inventory and pricing to performing inventory counts, receiving electronic work orders, receiving daily task assignments and checking work schedules as well as process payments — all on the same device.

Finally, Motorola is a true one-stop shop for payment card transaction processing solutions. Motorola's secure PCI-approved keying facilities enable delivery of key-injected payment devices that are ready to go, right out of the box — greatly reducing staging time and cost.

A wealth of applications across industries

The Snap-on Mobile Payment Module with Chip and PIN enhances productivity and payment cycles across many industries — from retail and transportation and logistics to field service and hospitality.

In retail...

In the highly competitive world of retail, service truly is king. With a multitude of shopping choices — from brick and mortar stores to the Internet and catalogs — customer demands and expectations are at an all time high. With customer loyalty at a premium, retailers must avoid chokepoints and poor service at the checkout stand. At best, long lines lead to customer frustration. But all too often, these long waits can result in lost sales, even irreparable damage to customer loyalty and store reputation.



By adding the Snap-On Mobile Payment Module with Chip and PIN to Motorola mobile computers, retailers are able to put a complete Mobile Point of Sale register right in the hands of their associates. Armed with this powerful mobile payment solution, associates are able to set up virtual point of sales anywhere in the retail environment — at the checkout stand or outside in sidewalk and tent sales. The ability to process virtually any type of card enables on-the-spot mobile payment processing for local and international clientele. As a result, POS stations can be added whenever and wherever needed — enabling stores to effectively respond to peak shopping bursts and proactively minimize wait times, without the high cost of adding fixed POS stations. Fewer sales are abandoned due to decreased wait times and the ability to capitalize on impulse buying decisions on the sales floor. And in the event an item is in stock in another location, associates can place an order for next-day delivery to the customer's home or business as well as process payment — without ever leaving the customer's side.

The fully-featured mobile payment solution delivers the same level of service as a standard POS counter. Regardless of whether your customer presents a chip and PIN-enabled credit or debit card, or a magnetic stripe-based credit, loyalty or gift card, your associates have all the technology and tools

they need to complete purchases and returns, right on the spot. In addition to streamlining the checkout process, this solution also enables retail associates to offer your customers value-added services. For example, a quick swipe of a loyalty card allows associates to identify customers and present special offers based on unique customer buying patterns.

In transportation and logistics...

Parcel and post and other delivery operations are faced with a number of issues. Volatile fuel costs create a constant pressure on profitability. An increased volume of goods shipped (due in part to online shopping) translates into higher employee-related costs and the need to hire additional staff. In addition, increasingly technologically savvy customers demand even faster and more reliable service in exchange for their loyalty.

A Motorola MC70/MC75 handheld mobile computer with a Snap-on Mobile Payment Module with Chip and PIN improves service and protects profitability by streamlining the payment and delivery chain right at the customer's doorstep. With a Mobile POS in hand, delivery drivers are able to offer customers greater payment options for cash-on-delivery (COD) orders — including credit and debit





cards. At package pickups, drivers can accept and process shipping charges right on the spot. As a result, companies can develop 'pay now, save now' payment programs that offer a discount on shipping when payment is made at pickup.

With WWAN connectivity, the mobile payment solution instantaneously sends payment information to banking and backend systems, dramatically increasing the velocity of the order-to-cash cycle. On-the-spot processing eliminates the inefficiencies of paper work — drivers no longer need to complete delivery paperwork; accounting no longer needs to process paper work and send invoices; and your business no longer needs to wait for payment. Payment cycles are literally reduced from weeks to minutes.

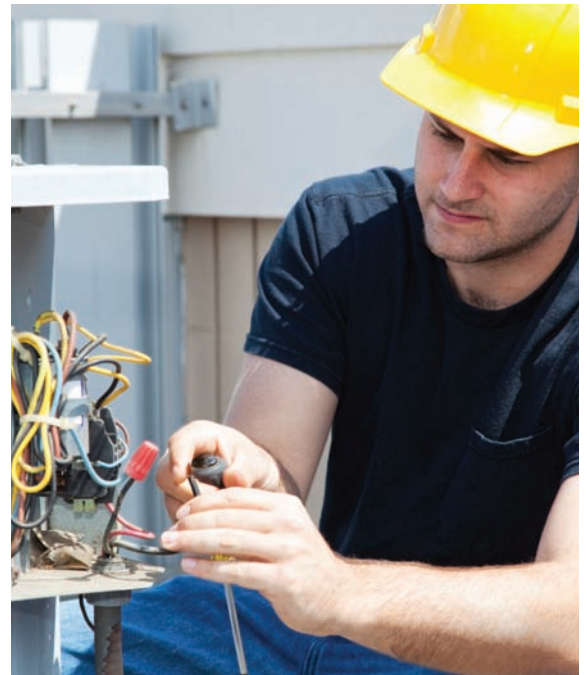
The ability to take payment at the door not only provides added convenience to customers, but also enables lucrative new up-selling opportunities. For example, while picking up or dropping off a package, a postal carrier is now able to sell stamps and other related items right at the door.

And last, the ability to accept ticketless smartcards for fares on trains, buses and more improves overall efficiency and reduces long wait times at ticket booths.

In field service...

In a wide variety of industries, field service organizations struggle to control the spiraling costs of labour and fuel, yet increase customer satisfaction. With a Motorola mobile computer and the Snap-on Payment Module with Chip and PIN in hand, field service employees are armed with the tools to increase productivity and ensure this critical link to the customer results in greater service, retention rates and sales.

Whether you have technicians repairing appliances in the home or industrial equipment in the office, field service workers are able to instantly process payments for parts and service right at the customer location. While processing payments in the field was once a manual paper-intensive process, the advanced features in Motorola's EDAs — from electronic forms to bar code and image capture — automates the collection and transmission of information required to process instantaneous payments, yielding dramatically faster cash flow cycles. Without mobile payment processing, it can easily take weeks to receive payment for services. Paperwork must be completed and processed, and invoices sent before payment can be received.



But with mobility, field workers can process payments right on the spot in just minutes, complete with a printed signed invoice for the customer.

Mobile payment processing also transforms traditional cost centres into a valuable profit centre. A Motorola mobile computer can prompt field technicians to present customers with a range of appropriate items — from compatible after-market products such as a new filter for a heater to a renewed service contract for equipment that is near the end of warranty or an upgrade to an existing service contract. This added convenience increases sales, as customers are more likely to take advantage of such offers at the time of transaction.

Finally, by replacing the traditional paper trail with real-time electronic processing, the reduction in paper helps companies achieve their green initiatives, while simultaneously reducing the administrative staff required to process the volumes of paper.

In hospitality...

In the hospitality industry, success depends upon consistent guest loyalty. As personal and business travel budgets are shrinking, hoteliers and

restaurants must deliver top notch service from the moment guests enter the facility until the moment they depart. Superior efficiency throughout the stay is essential to protecting the guest experience, prompting the repeat business that improves revenue and profitability.

Enabled with a Motorola MC70/MC75 mobile computer and a Snap-on Mobile Payment Module with Chip and PIN, staff members can quickly and easily complete the entire check-in procedure at the curb, lobby or hotel bar. Guests receive red carpet service every time — without the frustration of long lines at the check-in desk.

In the restaurant, bar, poolside, or wherever food is served, wait staff can process payments right at the customer's side, whether a guest prefers to use a credit, debit or gift card. Server productivity is improved — there is no need to walk to the fixed POS, wait for processing, return to the table for a signature and return the paperwork to the POS. Customers receive faster service and increased security — with tableside payment processing, their card is never out of sight.



For hotels and resorts that have stores located within the property, on the spot payment processing helps associates capture more impulse purchases. With this solution in hand, associates have everything needed to assist guests — including checking inventory and pricing, requesting a different size or color from the back room to processing the sale — and all without ever leaving the customer's side.

Enhance operations with Mobile Point of Sale capabilities



The combination of a Motorola mobile computer and the Snap-on Mobile Payment Module with Chip and PIN gives retail, hospitality, delivery and field service workers the tools they need to increase productivity

and improve customer service, while protecting your company's cash flow and profitability. The robust smart card reader enables the secure processing of virtually any type of payment card from any country, providing convenient on-the-spot transaction processing. Motorola's snap-on architecture extends powerful payment processing to a multi-function mobile computer for maximum versatility and business value. There's no need to purchase and manage separate mobile computers and payment terminals, improving the return on investment for your existing Motorola mobile computers. The ability to process Chip and PIN payment cards from most major countries allows businesses to standardize on a single solution for worldwide mobile payment processing, simplifying and reducing the cost of the mobility architecture. And Motorola's flagship rugged design combines with our award winning support services to ensure peak performance in virtually any environment, lowering your total cost of ownership.

For more information on how the on-the-spot payment processing capabilities of the Motorola Snap-on Mobile Payment Module with Chip and PIN can benefit your organization, please visit us on the web at www.motorola.com/mc75, www.motorola.com/mc70, www.motorola.com/chipandpin or access our global directory at www.motorola.com/enterprisemobility/contactus or contact your local Motorola authorized partner.

About Enterprise Mobility Solutions

When you choose Motorola for your mobility solution, you get the peace of mind that comes with choosing an industry leader as your technology partner. Motorola offers the proven expertise and technology you need to achieve maximum value and a fast return on investment — as well as first hand experience in virtually every size business in nearly every major industry. Every day, businesses of all sizes all over the world count on Motorola Enterprise Mobility Solutions to maximize employee effectiveness, improve customer service and increase supply chain efficiency.

Our broad technology portfolio and world-class partnerships enable us to offer true end-to-end solutions that offer the simplicity of a single accountable source — regardless of the number of vendors involved. Our comprehensive product offerings include:

- Rugged and enterprise class mobile computers with extensive advanced data capture and wireless communications options
- Business-class smartphones
- Rugged two-way radios for always-on voice communications
- Private wide area and local area wireless network infrastructure to deliver wireless connectivity to workers inside and outside the four walls — and to network multiple business locations
- Robust RFID infrastructure
- A partner channel delivering best-in class applications
- Software products for central and remote management of every aspect of your mobility solution
- A complete range of pre-and post-deployment services to help get and keep your mobile automation system solution running at peak performance every day of the year.



1. New Visa research shows that 96% of retailers recommend chip and PIN to non-users; London, January 25, 2006; http://www.visaeurope.com/pressandmedia/newsreleases/press240_pressreleases.jsp



MOTOROLA

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