





**New Developments
in Payment Technology**

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Integral



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- Who Are Integral
- Payment Technologies
- New Developments





Have you ever paid by card in one of these?





Have you ever paid by card in one of these?

- Over 4,000 EPOS



Or in one of these?





Or in one of these?



- | | |
|-------------------------------|-------------------------|
| ARNOTTS MULTI-STOREY ARPAR | JERVIS STREET C P |
| ATHLONE TOWN CENTRE | KERRY AIRPORT |
| BEACON HOSPITAL | LARNE HARBOUR LIMITED |
| BEAUMONT HOSP | ORMOND STREET KILKENNY |
| BLACKROCK CLINIC | PARNELL CENTRE CAR PARK |
| BLACKROCK SHOPPING CENTRE | PAVILION CAR PARK |
| BROWNTOMAS CAR PARK | POINT VILLAGE |
| CHRISTCHURCH CAR PARK | RADISSON PARK |
| CLARION HOTEL DUBLIN AIRPORT | ST. VINCENTS PRIVATE |
| COACH STATION GALWAY | ST.FINBARRS CORK |
| CONVENTION CENTRE | ST.VINCENTS.MSCP |
| CORRIB | THE HERMITAGE CLINIC |
| CROWNE PLAZA DUBLIN NORTHWOOD | THE QUAYSW ATERFORD |
| DRURY CAR PARK | THE SQUARE |
| DUBLIN PORT TUNNEL | THOMAS STREET CAR PARK |
| FLEETSTREET CAR PARK | TRINITY-STREET-CP |
| GRAND CANAL THEATRE | USHERS QUAY CAR PARK |
| HEUSTON STATION | WATERFORD AIRPORT |
| ILAC CENTRE CAR PARK | |

Or on one of these?




- N6
- N8
- M25
- M50
- Port Tunnel



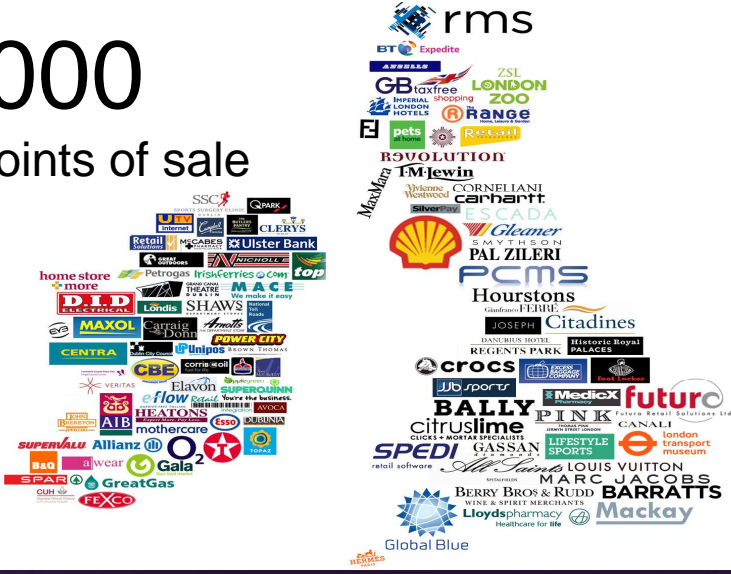
Over 12 Million
Credit Card Payments

eFlow
BARRIER-FREE TOLLING

Integral's Footprint



27,000
retail points of sale




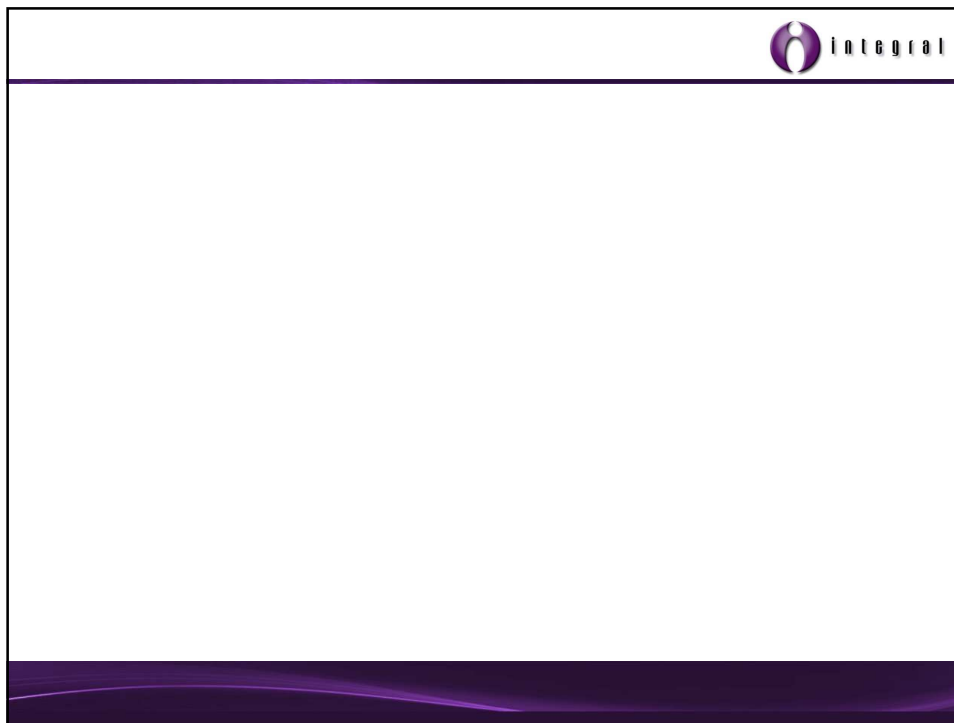
Integral By The Numbers



- 22 Years Experience
- €5 Billion Transactions
- 95,000 Terminals Sold





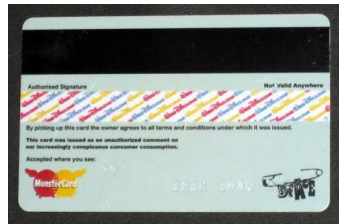


Developments in Payment Technology

How will it effect each of us

A slide frame with a white background and a purple decorative footer. The 'integral' logo is in the top right corner. The main content consists of two centered lines of bold black text.

1990 - 2000



2003 - 2008





- Phone based



- Broadband



- GPRS

Payment Technology

What's coming next?

- Contactless Cards






- **NFC enabled Smart Phones**

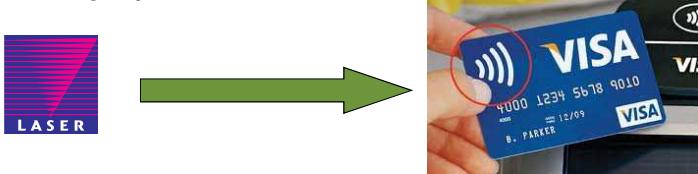



Contactless Credit Cards





Payment Technology 

- Laser bring replaced




Bank of Ireland 

Ulster Bank 


AIB 

- VISA DEBIT with Contactless Technology

Payment Technology 

What is Contactless

- Radio wave
- “Tap or Wave” Card
- Very fast - less than 1 second
- For transactions under €15



Why .. The Issuers perspective



- Over 70% of payments are cash



Why .. The Issuers perspective



Cash Business opportunity



Half of all cash transactions with value below €15 are accounted for by just eight spending categories:

- Top up groceries
- Spending at confectionary, tobaccos and newsagents outlets
- Payments in pubs and bars
- Fast food
- Taxis
- Mobile top-up
- Transportation
- Off-license sales



Why .. The Merchants perspective



- Speed of Customer Service (less than 1 second)
- Cost of Handling Cash
- Security



Why .. The Cardholder's perspective



- Convenience
- Speed
- Itemised Statement



When



2012



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