



Point-of-Sales

AirPOS:
the check is in the air

Marketed under the co-brand Rogers Wireless, AirPOS is a versatile wireless POS service for retailers and other business operations where fast, efficient and convenient payment is key to maximizing profitability. The service, which was developed by the Canadian Mobitex™ network operator Rogers Wireless is adaptable to virtually any retail operation and has been approved by Canada's leading financial institutions.



The challenge

The transaction volumes for point-of-sales applications are growing at an annual rate of 35–40% in most markets, and the growth rate for terminals is expected to amount to 20–25% internationally. The need to reduce costs while improving speed, service and security and increasing convenience for merchants and their customers are naturally important driving forces behind this trend.



With Mobitex, both debit and credit card transactions are processed within five seconds – day and night



Scotiabank and the Royal Bank of Canada saw the potential. However, both banks demanded an extremely high level of security and were heavily dependent on legacy systems with proven reliability. They also wanted a transparent solution that would allow customers to use existing terminal interfaces and applications.

The solution

Electronic Funds Transfer (EFT) or Point-Of-Sales (POS) refers to the electronic on-line authorization of a transaction from a remote terminal by a financial institution or host processor that is typically part of the computer system of a bank or credit card issuer. Although credit cards are often involved, the transaction may be credit, debit or funds transfer.

By taking advantage of a Mobitex network merchants also gain the added benefit that wireless point-of-sales applications allow mobility. This means that payment can be accepted wherever the transaction occurs and be approved within just five seconds.

Scotiabank and Royal Bank of Canada launched their nationwide wireless point-of-sales services simultaneously, thereby elevating banking in Canada to new levels. Both banks offer nationwide mobile point-of-sales services using wireless terminals that process debit and credit card transactions.

The system combines enormous flexibility with solid business benefits, such as increased cash flow, facilitation of loyalty programs and other value added services.

Scotiabank and the Canadian Mobitex network operator, Rogers Wireless took the lead in working with terminal manufacturers to develop wireless POS applications for the AirPOS service. The terminals used in Canada, which are manufactured

by IVI Checkmate and Schlumberger, feature interactive keypads and screens, backlit displays, secure pin pads and quiet built-in printers for receipts.

The Canadian experience shows that the operators and terminal manufacturers must work together to create a service that meets bank requirements. Rogers Wireless developed the AirPOS Financial Gateway, which is a unique solution that simplifies the terminal designers' task and the key factor in providing a transparent solution. Sophisticated encryption methods are employed to provide for the security of sensitive financial data.



Wireless point-of sales enables merchants to “cut the wire” and accept payments at the point of interaction



The Benefits

Proven, reliable, secure wireless technology

High availability, no loss of data and secure, encrypted transactions.

Flexibility

Merchants can accept payments at the point of interaction.

Faster transactions

Both debit and credit card transactions are processed within 5 seconds, and the terminal is always online.

Lower costs for terminal installations and operations

Wireless POS is more cost-effective, since no additional fixed lines are needed and existing lines are not tied up for processing of transactions.

Increased security

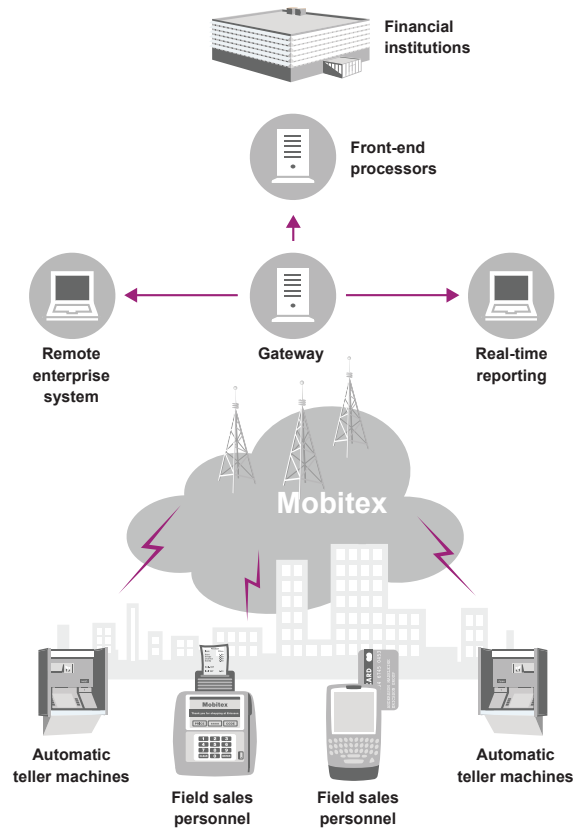
Couriers and drivers do not need to carry cash.

Why Mobitex

Scotiabank and The Royal Bank of Canada chose Rogers Wireless nationwide Mobitex network as wireless carrier because of its industry-leading performance in terms of availability, high capacity also during peak hours, reliability with no loss of data, connectivity and cost-efficiency.

Mobitex makes extremely efficient use of radio spectrum meaning that as many as 1,500 point-of-sales terminals can share a single 12,5 kHz channel.

As a narrowband, packet switched wireless data network, Mobitex is designed for short bursty data. This makes it ideal for wireless point-of-sales ap-



plications which typically involve data packets less than 150 bytes for a request and less than 110 bytes for an authorization.

Wireless solutions for on-line banking are a catalyst for increasing market share and improving customer service. Both Master Card and Visa International have certified Mobitex POS applications as a secure method of payment.

Facts about Mobitex

Mobitex is an advanced wireless data-only network, with very high reliability and security, designed for transmission of short, bursty data.

Originally a product manufactured and sold by Ericsson AB, Mobitex is now controlled by an independent organization, Mobitex Technology AB based in Gothenburg, Sweden. Mobitex Technology develops, sells and supports the technology worldwide.

Mobitex has a number of key advantages. It provides the highest level of reliability, fast data delivery, always-on and true push functionality and extensive seamless coverage. Mobitex' scalable nature makes it an excellent choice for both large, nationwide networks and small privately owned networks covering a manufacturing plant or a city. Mobitex is today widely deployed, delivering industry leading performance in terms of connectivity and cost-efficiency to public safety organizations and other professional users on all continents.