



CASE STUDY

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- Bill Thomson, founder and CEO of Acceptacard

ACCEPTACARD MAKES PAYMENTS EASY FOR SMALL BUSINESS VIA AERIS MOBILE CONNECTIVITY

THE PROBLEM: SMALL BUSINESSES NEED AFFORDABLE WAYS TO ACCEPT CREDIT CARD PAYMENTS

Whether it's a one-person plumbing business, a neighborhood florist, or a busy startup, making the process simple for customers to pay for the work done is crucial. Yet many small businesses struggle with complicated technology and the high costs that often come with merchant credit card processing. Acceptacard aims to help businesses just starting out and also assist established companies that want to lower overhead or increase the functionality, flexibility, and control of their payment systems.

Designed for self-serve, online access, Acceptacard's payment solutions are available for a one-off joining fee without lengthy contracts or minimum usage requirements. And, where mainstream providers of legacy services fail to seamlessly integrate all payment channels, Acceptacard presents all transactions, irrespective of the channel used, in a single online account for its small business customers.

THE CHALLENGE: MOBILE PAYMENT SOLUTIONS NEED RELIABLE, SECURE CONNECTIVITY

In 2014, Acceptacard started to focus on mobile payment solutions, introducing two new Chip and PIN card readers into its portfolio and a new, third-party GPRS Chip and PIN terminal. With this upgraded hardware, SIM provisioning and functionality became a key factor. Acceptacard wanted a terminal-independent, reliable connectivity service that gave the company control over its communications and costs with direct access to information about its SIM portfolio.

THE SOLUTION: A COST-EFFECTIVE ROAMING SOLUTION WITH INTEGRATED REAL-TIME DATA

By working with Aeris and the new hardware provider, Acceptacard could achieve the optimum settings to upgrade terminals for roaming and accessing the best network. It was important for Acceptacard to work with a provider, like Aeris, that operates around the world with consistent IoT / M2M connectivity. Acceptacard felt confident that Aeris could provide dependable point-of-sale connections to increase transaction reliability and customer satisfaction. In addition, Aeris' integrated network analytics provide real-time visibility into IoT / M2M device status and traffic patterns that allow Acceptacard to manage its operational costs.

Aeris helped Acceptacard understand its needs and was able to tailor a solution to meet the elements of the deployment from billing to troubleshooting. For POS systems in areas with high consumer traffic, Acceptacard needed a seamless footprint of multiple cellular carriers available to the device, and the Aeris IoT / M2M solution allows POS transactions to be reliably and rapidly processed, while supporting all variants of cellular technology. Thanks to years of industry experience and a carrier-agnostic network, Aeris was an unbiased partner in determining which technology was the best fit for Acceptacard based on cost, application requirements, and longevity.



THE RESULT: A GLOBAL, MOBILE SOLUTION READY FOR THE CHALLENGES OF THE FUTURE

As Acceptacard's mobile terminal offering grows, Aeris can provide secure, reliable message delivery in a manageable and cost-effective solution. "Having control of the important factors within our proposition is key to being able to provide the best service to our customers," said Bill Thomson, founder and CEO of Acceptacard. "Aeris is already proving to be a valuable and reliable partner and IoT / M2M solution provider for us, supporting us in this need. They have proven responsive, competitively priced, have delivered on their promises, and we look forward to a continued, developing, and long-lasting relationship."

Partnering with Aeris helps Acceptacard continue to break from the banking industry tradition of a large multi-year customer contracts and expensive terminals and instead provide affordable solutions to those previously underserved.

ABOUT ACCEPTACARD

Founded in 2009, Acceptacard Limited is an award-winning provider of dedicated card processing solutions for UK businesses, with fully integrated technology. Since the launch of Payatrader.com in 2010, the brand family has been extended to include Payataxi, Payaprofessional, Payacharity, Payastore, and Payamobile and now caters for a broad range of business types — from startups with no trading history to established companies looking to reduce costs or for greater payment functionality, flexibility, and control.

In 2015, Paya Card Services (PCS) became the umbrella brand for Acceptacard's portfolio, including the world's first validated Point-to-Point Encryption (P2PE) service — a compelling new product that allows merchants to meet the significant challenges of achieving and maintaining PCI Data Security Standards while saving significant costs. For more information, please visit www.payacardservices.com.

ABOUT AERIS

Aeris is a pioneer and leader in the market of the Internet of Things – as an operator of end-to-end IoT and M2M services and as a technology provider enabling other operators to build profitable IoT businesses. Among our customers are the most demanding users of IoT services today, including Hyundai, Acura, Rand McNally, Leica, and Sprint. Through our technology platform and dedicated IoT and M2M services, we strive to fundamentally improve their businesses – by dramatically reducing costs, improving operational efficiency, reducing time-to-market, and enabling new revenue streams.

Visit www.aeris.com or follow us on Twitter @AerisM2M to learn how we can inspire you to create new business models and to participate in the revolution of the Internet of Things.

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