

10.2013

digital pocket money
ringpay





Ringpay is **digital pocket money**.

Ringpay developed a secure and easy-to-use technology to replace the use of cash and change **in small/everyday purchases**.



Ringpay aims to speed up transactions:



14"

Ringpay
transaction

30"

POS
transaction

>30"

Money
transaction



Ringpay's vision, is to become an open payment circuit.



One of the founding ideas that led to the creation of Ringpay, was the observation of coffee bars and restaurants and their clients behaviours, at the very crowded moments of the day.



Starbucks uses mobile payment.
It's a striking example, that in a few months led to
this striking data:

+ 10%

of transactions
are mobile
purchased.

STARBUCKS COFFEE



Within a few months their mobile app is pointing out a **new need for the whole market**. That's what technology does.



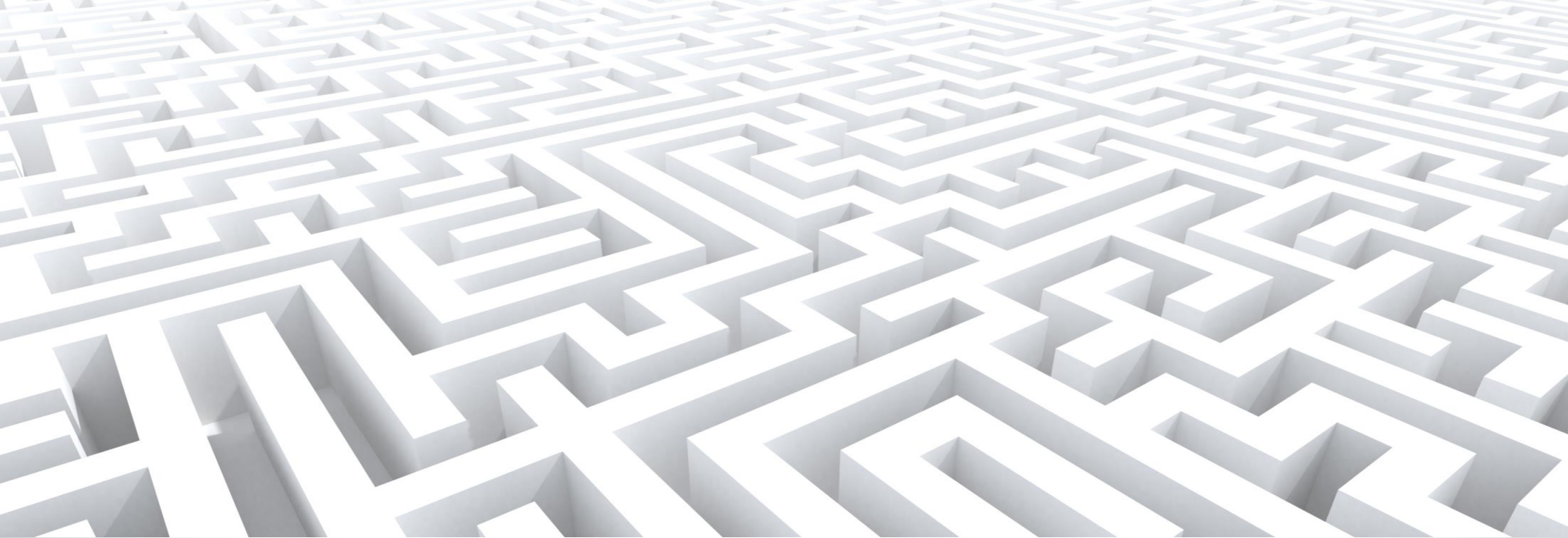
Through Ringpay's technology, from small or independent coffee bars to gdo, retailers can develop the same approach to their clients. And make it even a better one. Because **it becomes a 1 to 1 relationship.**



Ringpay focuses on:

SECURITY

USABILITY

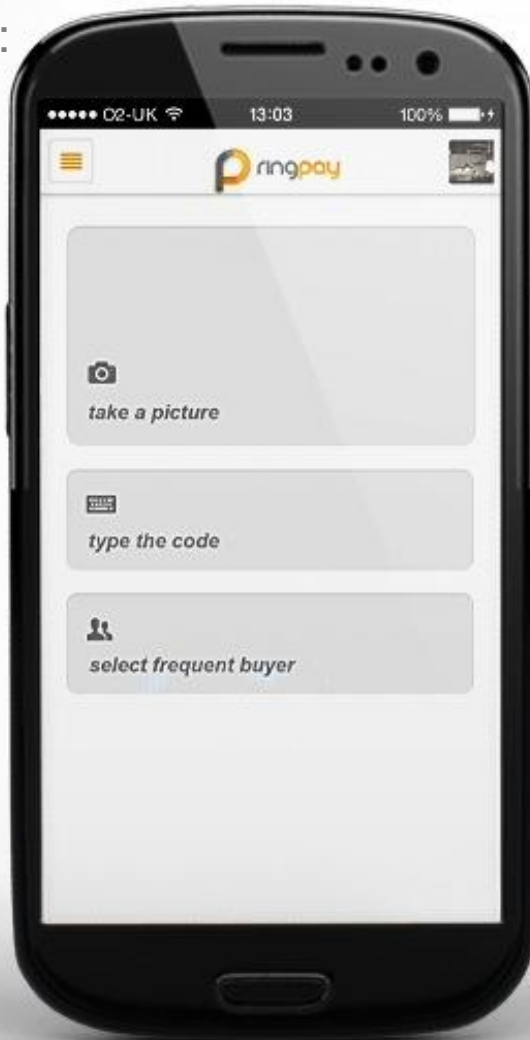


That is to say:

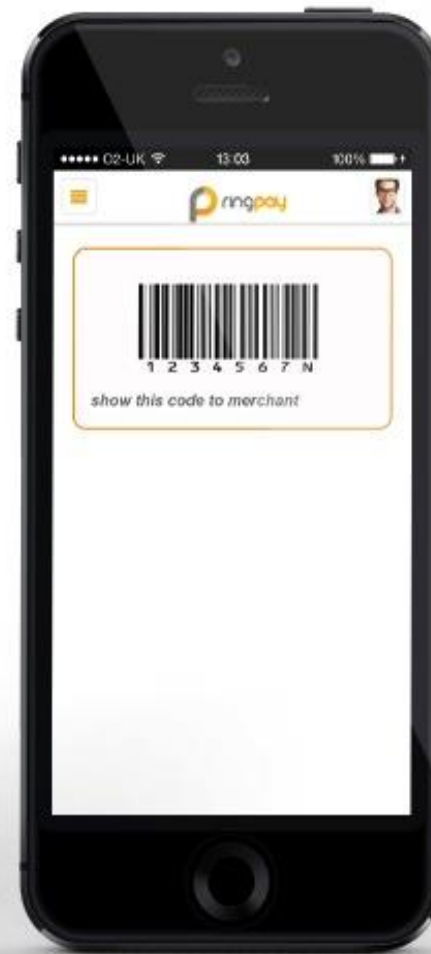
Process Security: channel protection (ssl+asymmetric encryption+auditing), message protection (asymmetric encryption), transaction protection (PIN)

Perceived Security: unforgeable photo ids, use your own device for sensitive info.

*merchant:



*client:



*merchant:



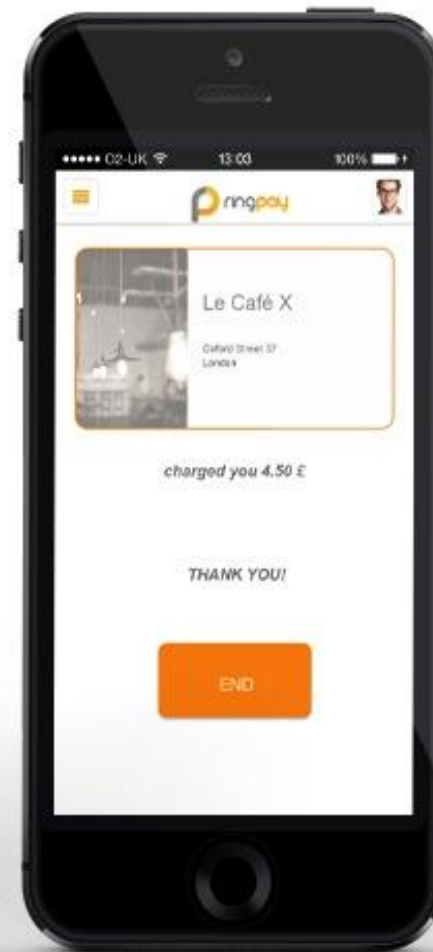
*client:



*merchant:



*client:





The new trends in clients worlds are: the **constant connection** through technology, high level of transparency, pricepressure from webshops, **changed orientation in purchase behaviour**. That's why Ringpay establishes and is able to become a **platform for relationships and customers engagement** being a mobile payment method.

Plus

- **Patent** pending certification, for algorithm and process.
- Implementation even on mass retailing **without investments** .
- **Offline use** on vending machines
- Authentication merchant/client with **unforgettable photo ids**.

Thank you!

ringpay

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