



We optimize card payment transaction fees
& payment infrastructure costs

Additionally we enable tokenization
for Value Added Services based on Payment Gateway

Card payment terminals cost & transaction fees are main barriers for payment industry...

Hardware



€300

for standard desktop POS



or even

€600

for unattended payment device (POS)



Merchant's transaction cost



INT++ (interchange) model includes

Interchange Fee
(non-negotiable)
0,20 – 0,30%

Banks



Schemes fee
(non-negotiable)
0,01-0,10%

VISA



Acquirer fee
(NEGOTIABLE)
0,40-1,50%

Elavon

eservice

ITCARD



fiserv.



Bank Pekao



€1.1b yearly

total acquirer fees in EU (est.)



€67m yearly

total acquirer fees in PL (est.)

PinAPPAll innovative payment solution combining a SoftPOS platform and a cutting-edge Payment Gateway. It enables merchants to reduce costs and optimize transactions through multi-acquiring and dynamic routing while supporting added-value services like tokenization and loyalty programs.

At PinAppAll we've found a solution...



Global SoftPos market

The SoftPOS Market was valued at €365.0M in 2024, and is projected to reach **€1.24 Billion by 2030**

Number of merchants deploying soft POS solutions will surpass **34.5 million globally by 2027**



We lower payment infrastructure costs by even 10 times

- from €300,00 to approx. €30,00/year by enabling card payments on standard Android devices ([PinAppAll SoftPos](#))



We lower payment transaction fees even by 20%

- by choosing the most optimized payment route for each transaction ([PinAppAll Payment Gateway](#))
- [PinAppAll Payment Gateway](#) works by card issuer, payment amount, negotiated fees, date etc.



We enable Value Added Services for merchants, banks and others...

examples:

- **Tokenization** – use customer's card as ID for any type of even non-payment transaction
- **Loyalization** - create loyalty system without additional ID, just tap/use your card for payment and store purchase data at this same time
- **EV chargers** -> charge your customers less if they are residents of the estate
- **Fare-collection systems** - tap and ride using bank card



benefit for
MERCHANTS



benefit for
MERCHANTS

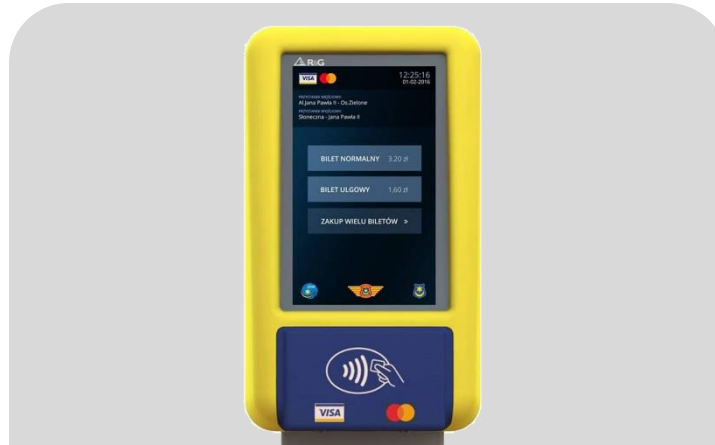


benefit for
MERCHANTS
BANKS
EXTERNAL PARTNERS



EV charging stations

- **25% savings** on acquirer's margin
- **50% savings** on computer/payment terminal
- improved SLA (no outage, immediate reaction time)
- price differentiation based on bank card number (reduced price for residents of the estate)



Railway operator

tap and ride using bank card (with PinAppAll Tokenization Gate)

- **savings 600 EUR per POS**
- improved SLA
- paperless solutions
- paperless solution



Public transit bus operator

tap and ride using bank card (with PinAppAll Tokenization Gate)

- **savings 600 EUR per POS**
- improved SLA
- paperless solutions



PinAppAll®

How it works?

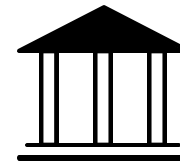
Standard process



payment



acquirer



issuing bank

FIXED TRANSACTION FEE

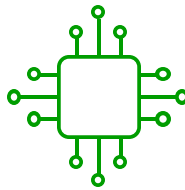
- fixed processing route,
- fixed fees,
- no optimization

PinAppAll process with Payment Gateway

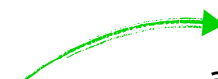


payment

PinAppAll
SoftPos or
standard POS



PinAppAll Payment
Gateway to choose the
best transaction route



acquirer #1



acquirer #2



bank #1



alternative payment
processor ie. QR codes



issuing bank 1



issuing bank 2



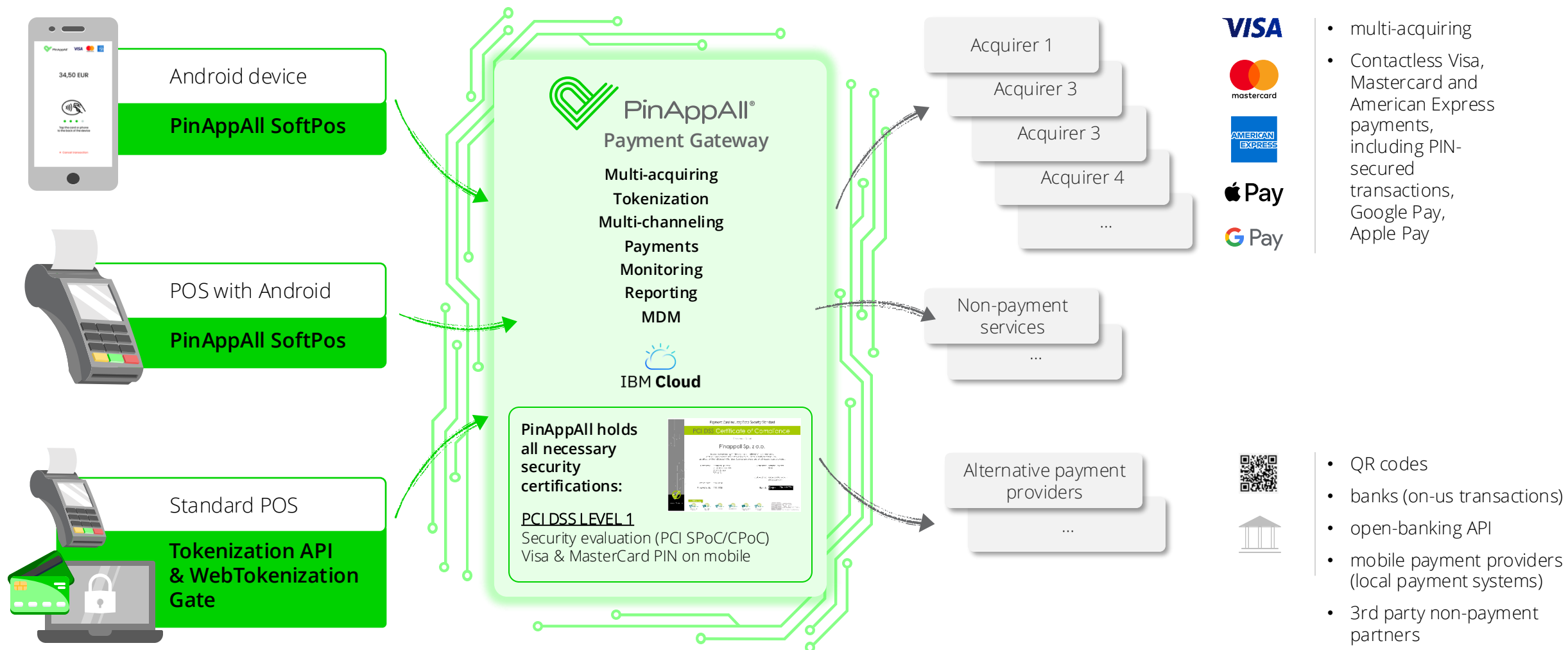
issuing bank 3

OPTIMISED TRANSACTION FEE

optimised, variable transaction
route depending on:

- best commercial conditions,
- geo-location,
- timestamp,
- transaction history,
- other dynamic processing variables

Choose the most optimized transaction routes with PinAppAll Payment Gateway





Turn Any Android & iOS Device into a POS Terminal with PinAppAll SoftPOS

- Soft POS **allows Near Field Communications (NFC) enabled Android (iOS soon) devices to accept contactless payments**, without requiring additional hardware to process these transactions.

- mobile phones
- standard POS terminals/pinpad
- ticket validators
- fiscal cash registers
- vending machines
- others...

- Lower investment** – no need for an external POS terminal or Pinpad device

- Fully integrated with Payment Gateway** - works with multi-acquiring, tokenization etc.
- Contactless & Pin On Glass** transactions
- Fast and **easy deployment & better SLA**
- no GMS** (Google Mobile Services) required
- Payment history / Electronic payment confirmation

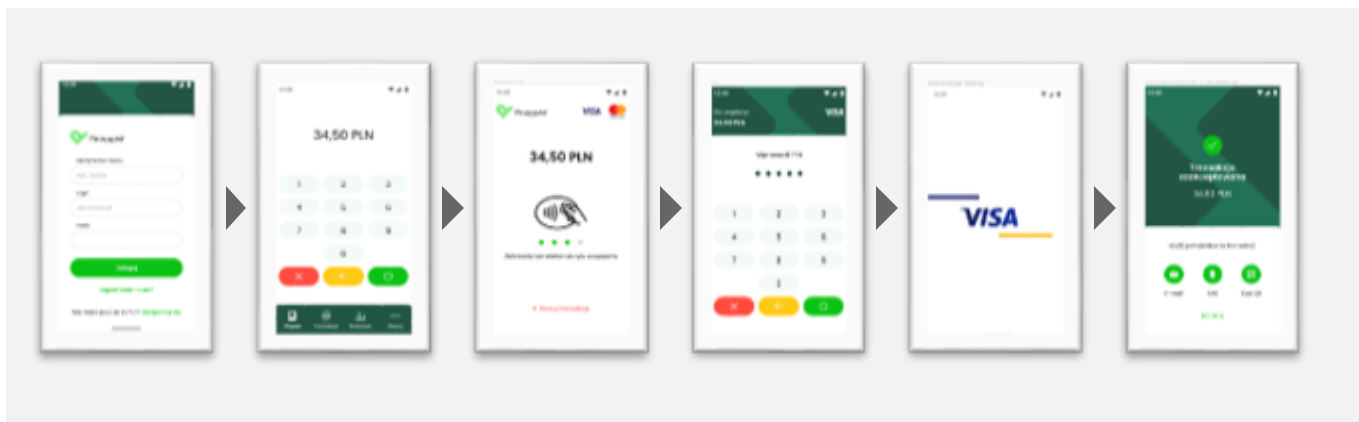
VISA



Apple Pay

Google Pay

PCI DSS
Level 1



SoftPOS can be offered:

- in SaaS model
- as co-branded app
- white-label
- as SDK

Enable third-party to run value added services without additional ID (just with a bank card) with PinAppAll Tokenization Gate

PinAppAll Tokenization Gate performs the process of replacing sensitive data with non-sensitive data. This service protects your payment card number (PAN) by converting it into a unique string of digits called a token. Each use of the card returns the same token. Tokens are used in various systems to provide advanced business services.

Key benefits of tokenization:



Data protection and security

It protects sellers and customers against security breaches and data theft.



PCI DSS Compliance

Helps you comply with industry standards.



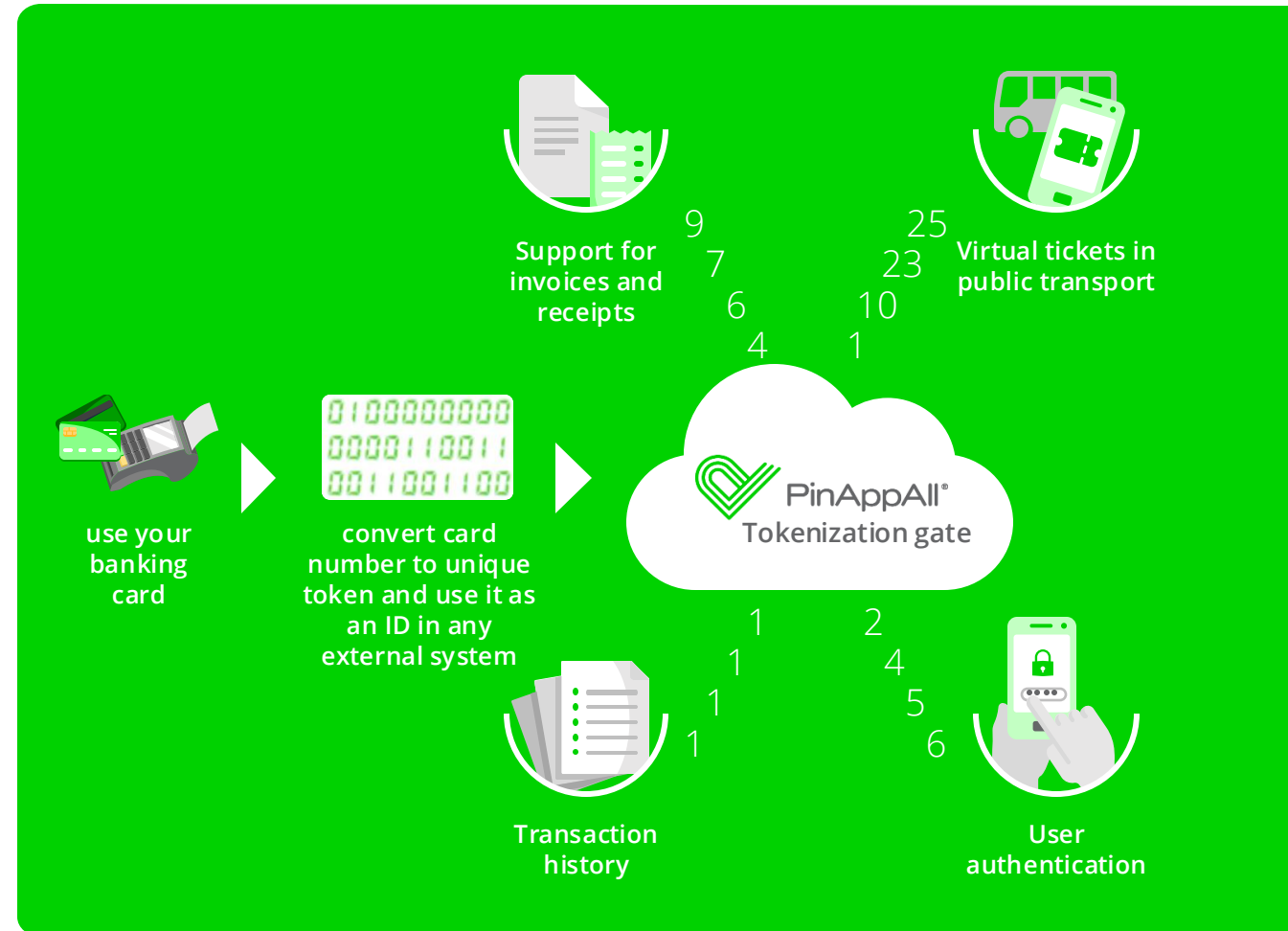
Reduce fraud and chargebacks

Even if data is stolen, tokens cannot be linked to payment information.



Possibility of „zero-click“ payments (ie. open-banking)

Customers can make subsequent purchases without having to re-enter their data – just by tapping a standard banking card



Enable third-party to run value added services without additional ID (just with a bank card) with PinAppAll Tokenization Gate

Example use cases:

- open-banking (direct charge a bank account without Acquirers)
- tap and ride using bank card (transit)
- EV chargers (different prices for residents of the estate)
- and many many more....

Use case: tap and ride



- Ticket Inspection – on Android device
- Tickets/Fare history by WebTokenization: [POLREGIO website](https://www.polregio.pl)
- Elimination of paper tickets

- register your card on a webpage
- buy a subscription/ticket
- use your card when you enter and leave the train
- charge based on travel distance
- check your transaction history

Use case: charge different price if you are registered user



- Payment
- Tokenization for identification of returning users
- Advanced reporting
- Available in 7 languages



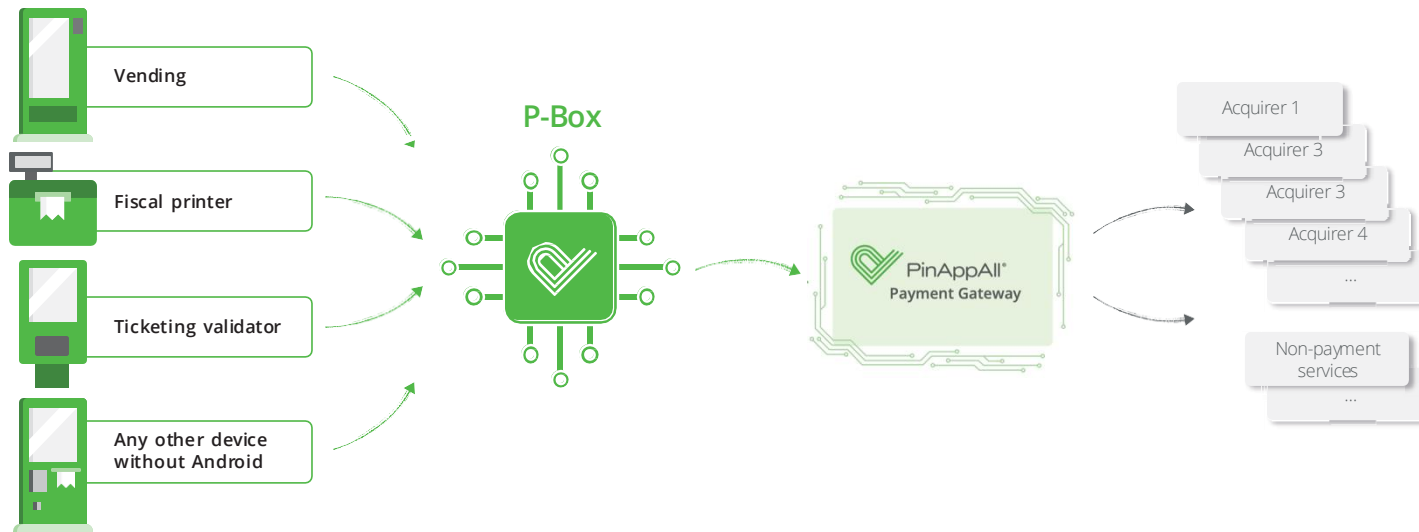
- register your card on a webpage (only for estate residents)
- use your card when you want to charge EV car
- get better prices than others



P-Box: Transform Any Device Into a Payment Terminal

The P-Box eliminates hardware limitations for payment processing, offering businesses a versatile, Android-powered solution.

The **P-Box** acts as a **bridge between modern payment technology and legacy hardware**. Designed to connect to any device with USB or RS232 ports, it empowers merchants to accept digital payments without costly infrastructure upgrades. By bringing P-Box directly to your hardware, it allows devices to run SoftPOS and benefit from PinAppAll's Payment Gateway without extensive technical overhauls.



Future-Proof:
Adapts to evolving payment trends and technologies



Cost-Effective:
Reduces hardware investments and transaction fees



Universal Compatibility:
Works with devices lacking Android OS



Portable and Scalable: Suitable for businesses of all sizes and scenarios



Enhanced Security:
Meets stringent payment security standards



Data Insights:
Provides valuable transaction analytics for better decision-making (based on tokenization)



Contact:

Grzegorz Wojtenko
grzegorz.wojtenko@pinappall.com
+48 600 972 775

PinAppAll Sp. z o.o.
Plac Stanisława Małachowskiego 2
00-066 Warsaw, Poland

Thank you!

This document and its contents are confidential and may be privileged. The information provided herein is intended solely for the recipient and is not legally binding unless confirmed by a formal agreement. Unauthorized disclosure, reproduction, or distribution of this document, in whole or in part, is strictly prohibited. If you are not the intended recipient, please notify the sender immediately, refrain from disclosing its contents, and delete all copies of the document from your records. Any unauthorized use, storage, or dissemination of this information is strictly forbidden.