

Acceptacard Makes Payments Easy For Small Business via Aeris IoT Services Platform



CASE STUDY

"Having control of the important factors within our proposition is key to being able to provide the best service to our customers."

Bill Thomson, founder and CEO of Acceptacard

Whether it's a one-person plumbing business, a neighborhood florist, or a busy start-up, creating a simple payment process is crucial. Companies want to lower overhead and increase the functionality, flexibility, and control of their payment systems. Yet many small businesses struggle with complicated technology and the high costs that often come with merchant credit card processing. Add to that premise that customers, in this day and age, demand mobile payment solutions that are reliable and secure. Connectivity is a key element in the process.

## Case in Point: Acceptacard Limited

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

Designed for self-serve, online access, the company'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 failed to seamlessly integrate all payment channels, Acceptacard presented all transactions, regardless of the channel used, in a single online account for its small business customers.

So, to go along with a highly reliable mobile payment solution, the company required a secure, cost-effective roaming solution with integrated realtime data connectivity.

7

## Aeris IoT Solution: Secure, Mobile Credit Solutions

As a critical point for success, it was important for Acceptacard to work with a global provider with consistent IoT / M2M connectivity. By implementing the Aeris IoT Services platform, Acceptacard achieved the optimum settings to upgrade terminals for roaming while accessing the best network available.

Acceptacard felt confident that Aeris could provide dependable pointof-sale (POS) connections so as to increase transaction reliability and customer satisfaction. In addition, Aeris' integrated network analytics provided real-time visibility into IoT / M2M device status and traffic patterns, allowing the company to better manage its operational costs. For POS systems in areas with high consumer traffic, Acceptacard needed a seamless footprint of multiple cellular carriers available to the device. The Aeris IoT / M2M solution allowed POS transactions to be reliably and rapidly processed, while supporting all variants of cellular technology.

By understanding company needs, Aeris was able to tailor a solution to meet the elements of the Acceptacard deployment—from billing to troubleshooting. And, as a result of years of industry experience and as 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. Looking down the road, as Acceptacard's mobile terminal offering grows, Aeris will provide secure, reliable message delivery in a manageable and cost-effective solution. Partnering with Aeris helped Acceptacard break from the banking industry tradition of large, multi-year customer contracts and expensive terminals and, instead, provided affordable solutions to those previously underserved.



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## ABOUT ACCEPTACARD:

Founded in 2009, Acceptacard Limited is an award-winning provider of dedicated card processing solutions for UK businesses. Since the launch of Payatrader.com in 2010, the brand family has been extended to include Payataxi, Payaprofessional, Payacharity, Payastore, and Payamobile. It now caters to a broad range of business types — from startups 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. Visit **www.payacardservices.com** or follow them on Twitter @**payaprofession** to see their progress and get in touch with them.

Contact them at enquiries@acceptacard.co.uk or 0333 123 1243.



## ABOUT AERIS:

Aeris is a technology partner with a proven history of helping companies unlock value through IoT. For more than a decade, we've powered critical projects for some of the most demanding customers of IoT services today. We strive to fundamentally improve their businesses by dramatically reducing costs, accelerating time-to-market, and enabling new revenue streams. Built from the ground up for IoT and road tested at scale, Aeris IoT Services are based on the broadest technology stack in the industry, spanning connectivity up to vertical solutions. As veterans of the industry, we know that implementing an IoT solution can be complex, and we pride ourselves on making it simpler.

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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