

# Reply introduces QR-based mobile payments



by **Tim Green**  
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**Take a pic, enter PIN and you're away.**

The Italian firm calls its service Hi Credits, and says it will 'make the buy experience simple and 'smart'.

It believes the system will be especially attractive to small businesses - like newsstands and taxis – as it effectively replaces physical POS.

Hi Credits can only be processed through an app, which a user downloads when they register their bank details on the site. Reply already offers five vertical applications for the automotive sector, wellness, toys, mobile location-based advertising and payment sectors.

It all sounds a bit like the Mobile Money Network system recently launched in the UK. This prints a code on physical goods, which the user type into his/her phone to then buy the goods – as long as they have registered with the scheme.

Reply came to prominence in May when it was appointed by 3 Italia, Fastweb, Poste Mobile, Tim, Vodafone Italia and Wind to manage a 'pay by mobile' system for online transactions.

