

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.

