

## 'HI CREDITS': the Reply solution for remote mobile phone payments integrated with the banking payments network

(ENP Newswire Via Acquire Media NewsEdge) ENP Newswire - 24 November 2011 Release date- 23112011 - Reply [REY.MI], company specialising in design and development of enterprise solutions based on new digital media. Introduces a new remote payment platform based on the scan of QR codes via mobile devices: HI CREDITS.

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Thanks to HI CREDITS, users can pay for goods and services by mobile phone in a simple, smart and secure way, as the system is integrated with the banking payment gateway. The platform allows customers to make payments using mobile POS, which can be very attractive to small businesses - like newsstands and taxis - as it effectively replaces the physical POS.

Reply's new technology makes it possible to buy geo-located goods and services as, for instance, tickets for local public transport, museums, events, expos, theme parks and urban car parking.

Moreover, HI CREDITS enables remote purchases through the camera phone capture of QR codes found on various media, such as printed leaflets, magazines, web page promotions, television broadcasts and advertising billboards.

Among the most interesting applications is the introduction of compatibility with cash registers, the interaction between networked banking systems and the ability to make payments through NFC (Near Field Communication) technology.

Operating HI CREDITS is very simple: just download the client app on your mobile device and register on the bank website; capture the details of the item for sale by using your device camera to scan the two-dimensional QR code; enter your PIN and confirm the purchase. Payment authentication requires users to enter encrypted codes and digital signatures, in accordance with the more stringent security measures.

According to estimates by Gartner, the total value of mobile transactions has grown by 75.9% over the last year, rising from 35 billion Euros in 2010 to 61.8 billion in 2011. By 2014, the mPayment market will be worth 360 billion Euros, driven by the soaring popularity of smartphones and wireless internet access devices. By 2013 mobile payments will make up 15% of credit card transactions. Security, user-friendliness and speed of use are the key features of HI CREDITS, which is based on Reply's proprietary Internet of Things platform (HI REPLY), designed and developed by Concept Reply - the company's R&D Centre.

HI REPLY makes communication between networked objects a simple and standard task. It comprises a series of hardware, firmware and software components distributed across the objects themselves, varying from simple sensors and actuators to more sophisticated systems such as smartphones and mini computers.

HI REPLY already offers five vertical applications for the automotive sector, wellness, toys, mobile location-based advertising & payment sectors.