

ViVOtech Ships EMV Payments and NFC mCommerce-Ready Reader

ViVOPay 8100 Designed to Meet Visa Technology Innovation Program; Potential Savings to Merchants of \$2 Billion Annually by Eliminating PCI-DSS Validation Costs

SANTA CLARA, CA – August 18, 2011 – ViVOtech, the [near field communication](#) (NFC) software and systems company, today announced the immediate availability of a new point of sale (POS) terminal for payments and NFC mobile commerce that could save eligible merchants more than \$2 billion a year in annual Payment Card Industry Data Security Standard (PCI-DSS) validation costs under a Visa Inc. initiative.

ViVOtech's new [ViVOPay 8100](#) terminals accept traditional swipe cards with magnetic stripes, chip cards, contactless cards, and NFC enabled mobile phones, as required by the [Visa initiative](#) announced last week to accelerate the migration to Eurocard-MasterCard-Visa (EMV) contact and contactless chip technology in the United States.

To motivate merchants, Visa announced on August 9th 2011, "Effective October 1, 2012, Visa will expand its Technology Innovation Program (TIP) to the U.S. TIP will eliminate the requirement for eligible merchants to annually validate their compliance with the PCI Data Security Standard for any year in which at least 75 percent of the merchant's Visa transactions originate from chip-enabled terminals. To qualify, terminals must be enabled to support both contact and contactless chip acceptance, including mobile contactless payments based on NFC technology."

The industry association Smart Card Alliance estimates annual PCI-DSS fraud-protection validations cost businesses more than \$2 billion a year.

"Viva Visa!" said Michael (Mick) Mullagh, CEO of ViVOtech, which has shipped more than 850,000 contactless and NFC readers worldwide. "It's about time the U.S. joins the rest of the world, which has been using highly secure contact and contactless chip technology for nearly a decade. We applaud Visa's efforts to advance adoption here. And, we have the affordable technology available today in the new ViVOPay 8100 for merchants to take advantage of Visa's incentives while benefiting from rich NFC mobile commerce."

Much More than EMV-Ready

The new ViVOPay 8100 includes ViVOtech NFC checkout technology that enables merchants to accept and process coupons, personalized offers, loyalty programs and payments through the merchant's proprietary mobile applications.

With the ViVOPay 8100, consumers just insert, swipe or tap their payment cards, or tap their NFC mobile phones to pay or electronically redeem a coupon or discount voucher. The device also accepts Personal Identification Number (PIN) entry for secure debit transactions. Combined with ViVOTech's mLoyalty, Coupons, and Social Networking software, the ViVOPay 8100 allows merchants to deliver personalized services to customers' NFC-enabled mobile phones.

The ViVOPay 8100 works with the most popular payment terminals and electronic cash register (ECR) systems used by merchants today, adding powerful new capabilities that include:

- PCI 2.1 certification: Highly secure PIN pad provides protection from obsolescence beyond 2014.
- Integrated mobile payments and promotions module: Built-in support for NFC mobile payments, marketing and loyalty programs.
- Support for multiple transactions: Enables Chip-and-PIN and signature-based credit and debit transactions using mag-stripe, contactless and NFC mobile phones.
- ISO 14443 contactless and ISO 18092 peer-to-peer NFC, and MiFare Technologies.
- Remote download: Post-deployment firmware updates via remote download eliminate the need for additional hardware or device resetting.
- Customer-friendly keypad: Compliant with standards for the visually disabled, with a recessed keyboard providing maximum privacy.
- Advanced connectivity: Ethernet connectivity along with serial and USB communication support for multiple connectivity options to work with a versatile set of mobile enabled applications.

The ViVOPay 8100 is designed to meet Visa Technology Innovation Program (TIP) requirements as well as support new NFC based mCommerce opportunities. The new reader comes with a secure 32-bit ARM9 processor, the Linux operating system, 16MB Flash, 32MB SDRAM, as well as integrated EMV smart card, contactless NFC and mag-stripe readers. To learn more or to purchase the ViVOPay 8100, visit: http://www.vivotech.com/products/vivo_pay/vivopay_8100.asp

About ViVOTech

ViVOTech, the near field communication (NFC) software and systems company, enables rich mobile commerce solutions for in-store payment, loyalty, marketing, and merchandising. Merchant, payment, mobile, web and advertising companies use ViVOTech solutions to enhance customer experience and grow their business. ViVOTech's NFC software and systems are the broadest, most tested and deployed worldwide. Founded in 2001, Silicon Valley-based ViVOTech provides the key building blocks of the NFC ecosystem: smart applications for enhancing the customer experience, wallet and trusted service manager (TSM) software, and point of sale systems. ViVOTech's investors include Alloy Ventures, Citi Ventures, Draper Fisher Jurvetson, DFJ Gotham, EDBI, First Data Corporation, Miven Ventures, Motorola

Mobility, Motorola Solutions, Nokia Growth Partners, NCR, SingTel Innov8 and Sprint. Join the NFC revolution at <http://www.ViVOtech.com>.

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