

# Tap to Phone



# with Terminal

VISA | TERMINAL • CASE STUDY

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About

# Tap to Phone

Enabling business owners to accept card payments on their mobile devices.

## How It Works

- NFC-enabled smartphones becomes a POS terminal
- Accepts contactless payments from smartphones, smart watches or contactless cards
- Privat is the first Acquirer to enable Tap to Phone on iOS in Ukraine and in CEMEA region.

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About

# Terminal

Terminal is an app that lets businesses accept contactless payments using just a smartphone. Simply tap the customer's card or phone to your smartphone to complete the transaction.

Contactless Payments Anywhere

Multi-Store Management

Integrated Cash Register



*Enjoy fast, secure, and convenient payment processing, all in one app.*

# Challenges

**High costs** and **complex procedures** when setting up traditional payment processing systems, including the need to purchase additional equipment.

Disruptions due to frequent **power interruptions** and **communication** challenges.

Adhering to **Regulatory Compliance** and ensuring **Secure Transactions** and protecting consumer data. Need to implement robust Security measures.

# Solutions

TTP provided a cost-effective mobile payment solution and Fast and easy account opening processes ensure the merchant can begin transactions almost immediately.

TTP ensured **business continuity** by providing a solution that works **reliably during power breakouts** and compensates for the lack of Android POS devices.

TTP ensured **compliance with P2P payment regulations**, providing a fast, **secure payment** solution that meets both business and legal requirements.



# Go To Market Strategy



## Step 01

Creating an MVP solution  
The target audience - banks  
existing clients which didn't sign  
acquiring contract with bank yet.

## Step 02

Survey of customers and  
department managers regarding  
necessary improvements.

## Step 03

Developer plan  
installation - minimum  
1 update per month.

## Step 04

Setting KPIs for sellers.

## Step 08

Expanding TTP  
functionality, adding  
value added services.

## Step 07

Open API for external  
developers.

## Step 06

Launch of Apple, Formation of  
NPS evaluation, research,  
workshops.

## Step 05

Working with big partners, expanding  
the audience and alternative payment  
channels.

# Value Added Services



## Fiscalization

Embedded cloud fiscalization (online sync with a local tax agency)



## Multi Merchant

Through one TTP merchant can accept payments from a number of businesses (LLCs)



## Support

Online consultation using a chatbot features



## Integration with External Systems

The ability of external Apps and SW (e.g., PFM app, accounting app etc.) to work on the same device and communication with TTP App



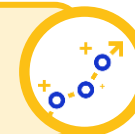
## Tips

Accept tips simply via smartphone



## Dashboard with Sales Statistics

Analytical dashboards for making different levels of management decisions



# Results

Number of connected devices ————— **54k+**

Number of active devices, **monthly** ————— **30k+**

New devices **every month** ————— **1k+**

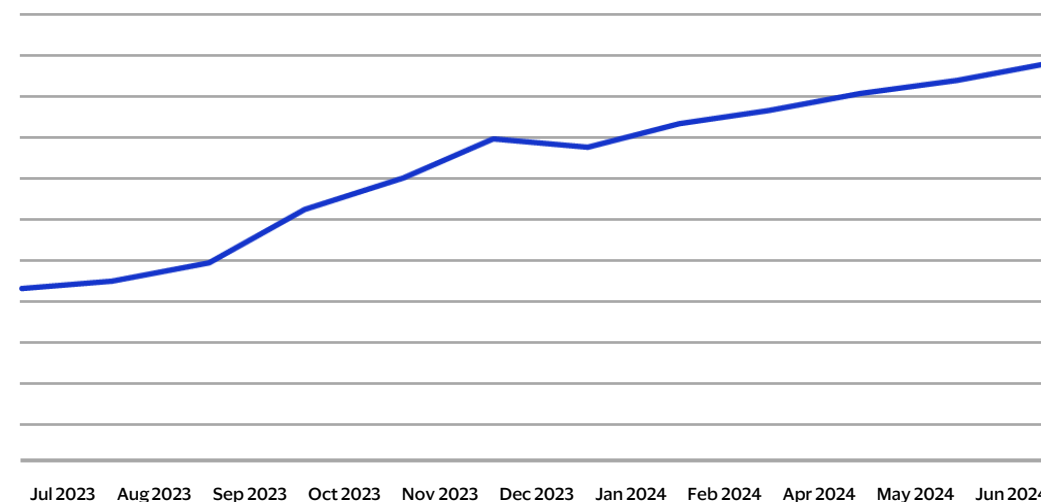
Circulation in June **UAH** ————— **1.2 Bn+**

Number of transactions **per week** ————— **2.3 Mn+**

Growth of active devices **per year** ————— **+36%**

## Projected Share of 'Terminal' app in 2025

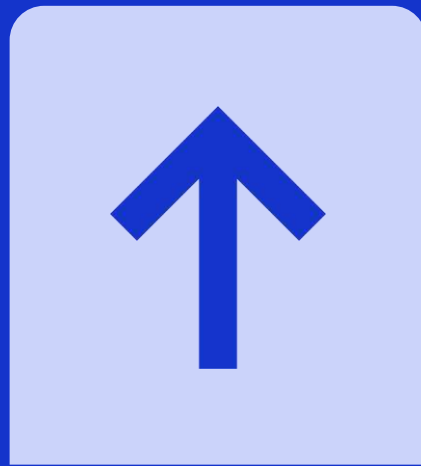
**20%** 



# iOS Launch



Number of Active Devices in 2023



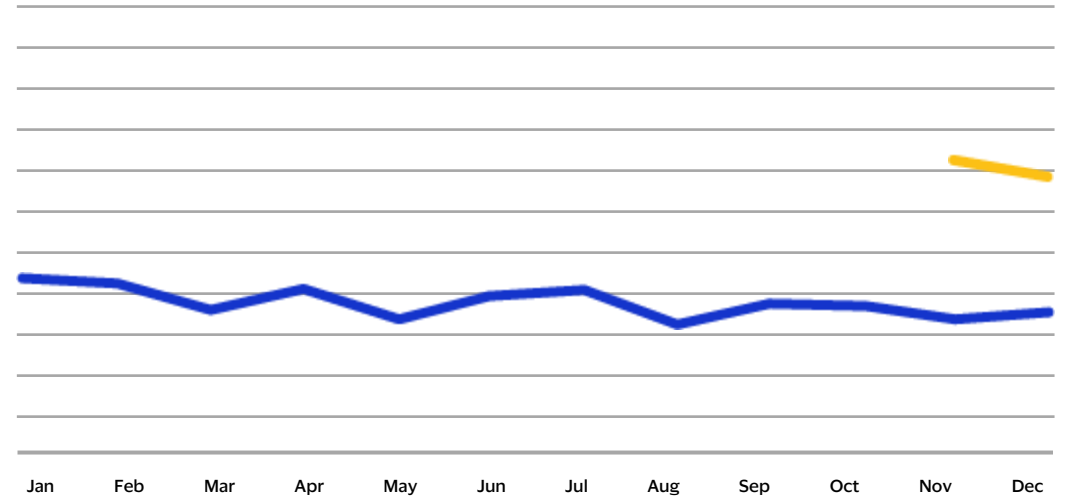
Number of Active Devices in 2024

VISA | Terminal

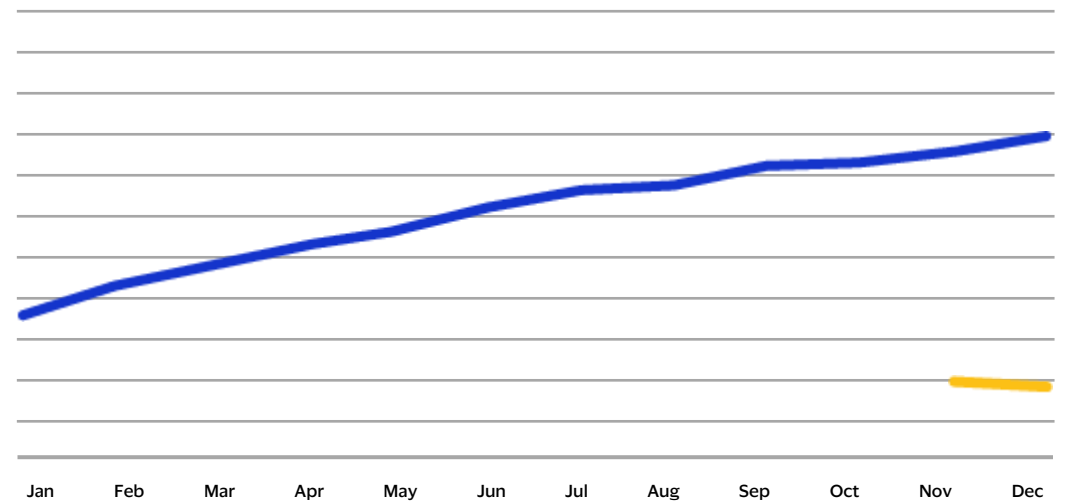
Source: data provided by Privatbank

## Registered Devices

2023 2024



## Active Devices (at least 1 trx during a month)



# Testimonials



## GYM OWNER



"I hesitated to use a POS terminal, thinking it was unnecessary and costly – until I found Terminal's no-subscription-fee offer. The chance to win 50,000 UAH from Visa sealed the deal, as it could fuel my business growth plans."

## TAXI DRIVER



"As someone who makes 99% of payments by card, I knew acquiring was essential for my business, but without the cost of expensive equipment – installing Terminal on my smartphone was the perfect solution. A week in, I knew I'd made the right choice: it's convenient, mobile, and modern."

## LOCAL GROCERY STORE



"We stand out by offering something unique that nearby stores don't, and it's paying off – kids even bring their parents' and grandparents' cards to buy treats daily! The 'TapToPhone' feature has become our store's highlight, with customers saying it's the best functionality they never imagined."

# Testimonials



## COSMETOLOGY



“Everything is extremely convenient and focused on the needs of customers. After the experience with painful procedures, I no longer want to bother the client with a trip to the ATM to withdraw cash, as it was before. We work transparently, purchase only high-quality drugs from official suppliers and make all payments cashless – that is why we guarantee the high quality and appropriate cost of our services.

Now we are considering taking out a loan for another cosmetology device...”

## MANICURE SALON “FOP PISNA N.” KROPYVNYTSKYI



The Terminal application from PrivatBank has become a reliable assistant in Ms. Natalia’s business since 2022, when the bank launched a campaign in support of the Armed Forces of Ukraine, transferring part of the funds. Clients are sincerely surprised, because they do not need to waste time looking for the rest or transfer to a card – payment is made instantly. Thanks to the funds in the account, it is easy to pay taxes through Privat24 or purchase new materials for the business.

**VISA**

**Thank  
you**