

## Cellum Presents Omni-Channel Payments for Small and Micro Enterprises

### *Cellum OmniPay integrated transaction service announced in Helsinki*

**Helsinki, March 27, 2015** – Cellum showcased its latest mobile commerce solution at a leading Nordic fintech conference. Cellum OmniPay is aimed at providing smaller enterprises an elegantly simple and price-competitive option for conducting both “card-present” and remote payments.

At present, Cellum operates 6 mobile wallets in 3 countries; its clients are mainly card companies, financial institutions and telcos. The company group’s payment apps, which are accepted by over a thousand merchants, service providers and charities, have been downloaded by more than half a million users to their phones.

With its newly announced solution, Cellum is going to target small and micro-sized enterprises, as well as so-called “aggregators” operating merchant networks. Cellum OmniPay will provide even the smallest enterprises access to a secure remote payment service, without the need for significant investment, all in a fast, simple and affordable way. In return, their customers will get a convenient way to pay with no extra costs, whether they use a plastic card or a mobile wallet app.

Enterprises will be able to accept multiple payment methods. Those who choose to take plastic will receive a mobile POS terminal, i.e. a portable card reader. But Cellum’s solution also allows for transactions that do not require the presence of a physical card: in this case, the merchant can initiate the transaction from a “mobile terminal” app, and the payment request is sent to the customer’s mobile wallet (e.g. OTPay, MasterCard Mobile) via push notification. The service will work with third-party wallets built on Cellum’s Plug and Pay software development kit, and will offer a range of different functions for loyalty, gift and couponing schemes.

*“Our latest integrated mobile transaction solution makes cashless payments accessible and, even more importantly, affordable to all sorts of small and micro-sized enterprises, like plumbers, pizza delivery drivers and insurance agents,”* said Cellum Global CEO János Kóka. *“Our purpose is to move beyond the need to use traditional plastic cards, but we understand that a lot of people still prefer to pay by swiping or by using chip-and-PIN. In either case, Cellum will not compromise on its strict security standards,”* he added.

The service will come free of entry or subscription fees; enterprises will only pay a transaction fee and a very affordable monthly maintenance fee for the mobile POS terminal. Detailed merchant documentation, integration guide and customer support will all be included in the service, thus enterprises will be able to quickly adopt it either by themselves or with the help of their e-commerce service provider. Also included will be an online interface for transaction management and data analytics.

OmniPay will be made available to select merchants in the CEE region in the second quarter of the year, with full rollout scheduled for the second half of 2015.

## About Cellum

Cellum is a leading European-based mobile wallet provider. Its innovations make transactions via smartphones easier and more secure. The company's banking-grade security solutions cover all areas of m-commerce, including mobile commerce and payments as well as NFC (contactless) technologies. Cellum is PCI DSS 3.0 compliant, being one of the first mobile payment service providers in the world to comply with the most important security standard of the top global card companies.

Systems operated by Cellum currently manage nearly two million secure mobile transactions per month, and the company counts among its customers and partners MasterCard, Magyar Telekom, Telenor, Erste Bank, FHB Bank, OTP Bank, PaysBuy and Kalixa.

Established in 2000, the company began a major international expansion in 2011, establishing subsidiaries in several European markets and opening representative offices in North America and Asia.

[www.cellum.com](http://www.cellum.com)

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