Technical Advisory Forum

September 2025

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Housekeeping Rules

All lines are on mute for a better listening experience.

This presentation is being recorded for later playback and sharing.

Use the Questions Box during the session.

Feedback forms are provided at the end of event

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Your Speakers Today

Martin Gutekunst

Head of Nordics,
Verifone

Sani Paasonen

Senior Director Product
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Nordics, Verifone

Agenda

1 Regional updates

2 Product Updates

3 Customer Success Updates

4 Verifone @ Events

6 Q&A

Regional updates

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June 2025: A turning point in payments

The European Accessibility Act is a catalyst for expanding innovation in accessible POS and ecommerce.

Verifone can support your upgrade path with solutions that enhance accessibility and improve the customer experience.

Benefits

| Avoid regulatory fines | Increase reach | Strengthen brand loyalty |

What accessibility really means for commerce

⊗ Myth	⊘ Fact
Accessibility is a compliance checkbox.	Accessibility is a core pillar of user experience and market growth.
It's only for people with severe disabilities.	Accessibility improves experiences for everyone (e.g., large font + contrast = easier outdoor readability).
It's expensive to implement.	Verifone's solutions are built-in—not bolted on—saving cost over time.

Real solutions, real financial independence

Accessibility features enabled by Verifone's Navigator application include:

| Audio prompts to guide users through the payment | Color contrast for low vision and color blindness |

Note

Additional accessibility features—such as tactile indicators or color contrast on the keys—are available on some Verifone devices.

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What it means for commerce providers

Accessibility presents an opportunity to differentiate solutions in a competitive market. It enables you to:

1 Meet regulatory standards across jurisdictions

2 Help merchants navigate compliance requirements

3 Become a forward-thinking leader

4 Capture new market segments

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Product updates

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Verifone Pay - Nordics

- All-in-one payment solution with Verifone powered acquiring – NOW available in **Finland, Sweden, Norway and Denmark!**

- **Latest Verifone devices**, Nordic gateway and established reporting and settlement capabilities

- Ability to also **upgrade** existing (Engage) devices to route to Verifone Pay

- Acquiring revenue sharing capabilities for partners – reach out to your Verifone partner manager to **discuss revenue sharing opportunities!**

- **Local support** for partners and end merchants
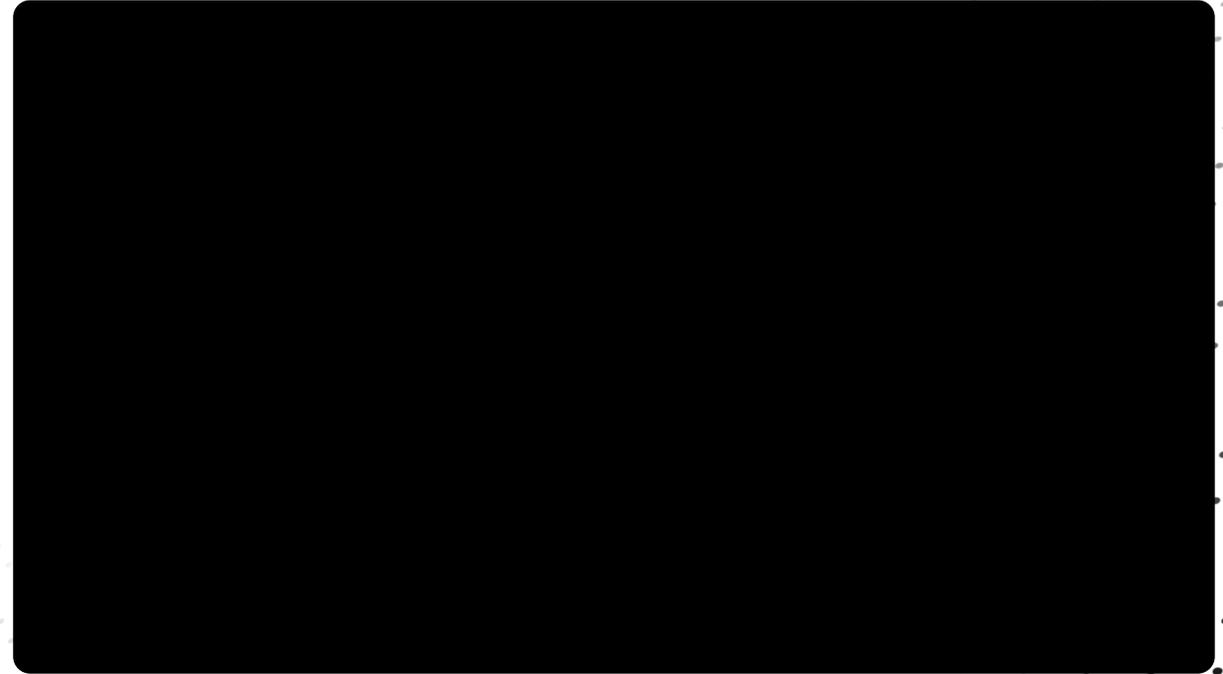
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Latest Verifone Devices - connected to Verifone Pay

Available now!

V660P Portable - Android

- Powerful portable touch-screen device with Android 13, PCI 6

- Running Verifone's Global Payment application for Android

- On-device integrations with PSDK – run your Android POS on the device!

- Effortless migration path - no development effort if PSDK already completed for similar form factor device (e.g. T650P)

OCEANO

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Latest Verifone Devices - connected to Verifone Pay

Available now!

P630 Pinpad – Engage (Linux) and Android

- Robust semi-integrated pinpad, PCI 6

- Running Verifone's Global Payment application for Android or regional payment applications (Engage)

  - Android GPA – available NOW
  - Cobra – available NOW
  - VPFIPA – *early 2026*
  - MultiPoint – *early 2026*

- Offers multiple integration options – PSDK, VIM, Finnish protocol, MultiPoint

- "Plug and play" – replacement for P400

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Latest Verifone Devices – connected to Verifone Pay

Coming up - early 2026

UX700 – unattended solution with Android

- Running Verifone's Global Payment application for Android

- Designed for unattended usage in outdoor/indoor environments – vending machines, public transportation, and other unattended high-transaction volume environments

- Re-use your PSDK or POS Cloud integration

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POS Cloud integration for Android devices

Publicly Available RESTful APIs

Available for software developers to connect globally at any time – reach out to your partner manager to gain access to documentation!

Remote Payment Processing

POS Cloud communicates with the AGPA payment application over the internet to processes terminal payment requests remotely.

Device Configuration and integration support

AGPA payment application must be configured to communicate with the POS Cloud –integration support via JSD by Customer Success team.

Device onboarding and management

Devices are initially connected to POS Cloud via Verifone engagement (using MOP or via Verifone Central).

Security

API keys unique to each customer.

Certification

Not required, as the POS Cloud is not communicating directly with banks or acquirers, but with the devices themselves via the AGPA payment application

Coming up!

- **Surcharge** – ability to pass through transaction costs associated with specific card (e.g., certain non-EEA and business cards)

- **Deferred authorization** – ability to continue processing transactions in situations with limited connectivity between device and acquirer
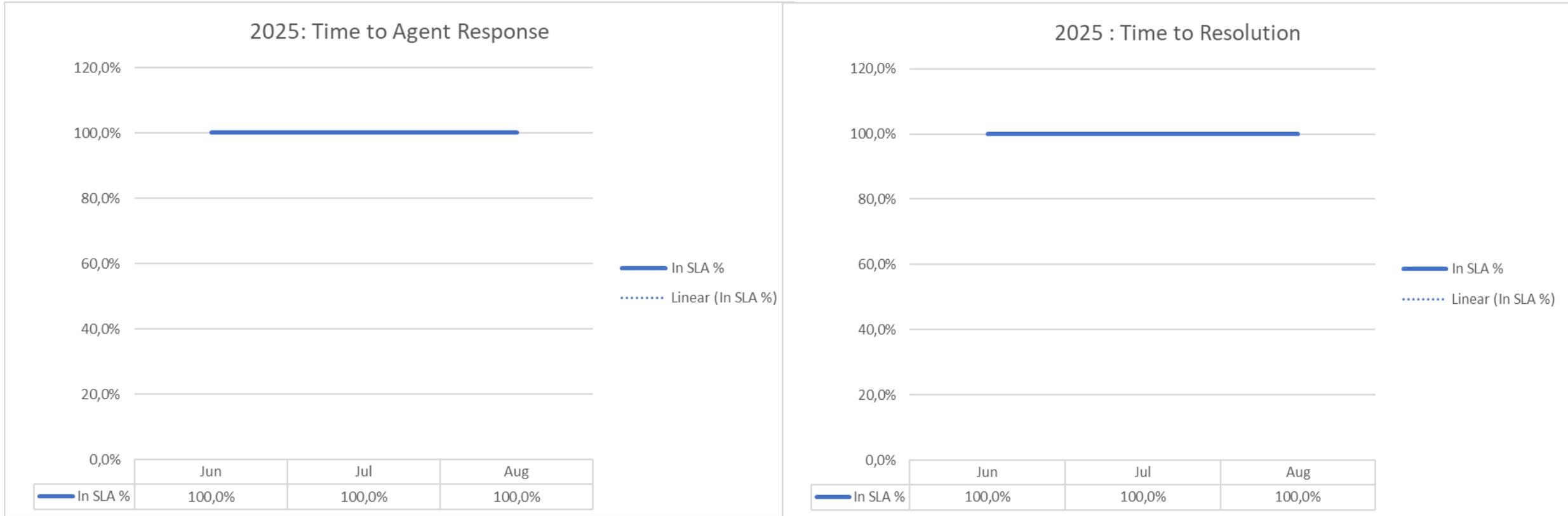
Customer Success Updates

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Q3 KPI's & trending narratives

Time to Agent Response & Time to Resolution

● Time to Agent Response and Time to Resolution KPIs are 100% within SLA for past 3 months

● Daily calls, meticulous monitoring and following up with swift actions resulted in this improvement

2025: Time to Agent Response

	Jun	Jul	Aug
In SLA %	100,0%	100,0%	100,0%

Legend: — In SLA % ······ Linear (In SLA %)

2025 : Time to Resolution

	Jun	Jul	Aug
In SLA %	100,0%	100,0%	100,0%

Legend: — In SLA % ······ Linear (In SLA %)

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Q3 KPI's & trending narratives

Issue categories

- Substantial Decrease in POS Cloud Related Support Tickets

- Focus areas for further improvement: Self-Assessment, Configuration, Technical Consultation

Partner Issue category ticket % per Quarter

POS Cloud: Continuous improvements on backend releases, infrastructure, payment app resulted in greater reduction of POS cloud support tickets
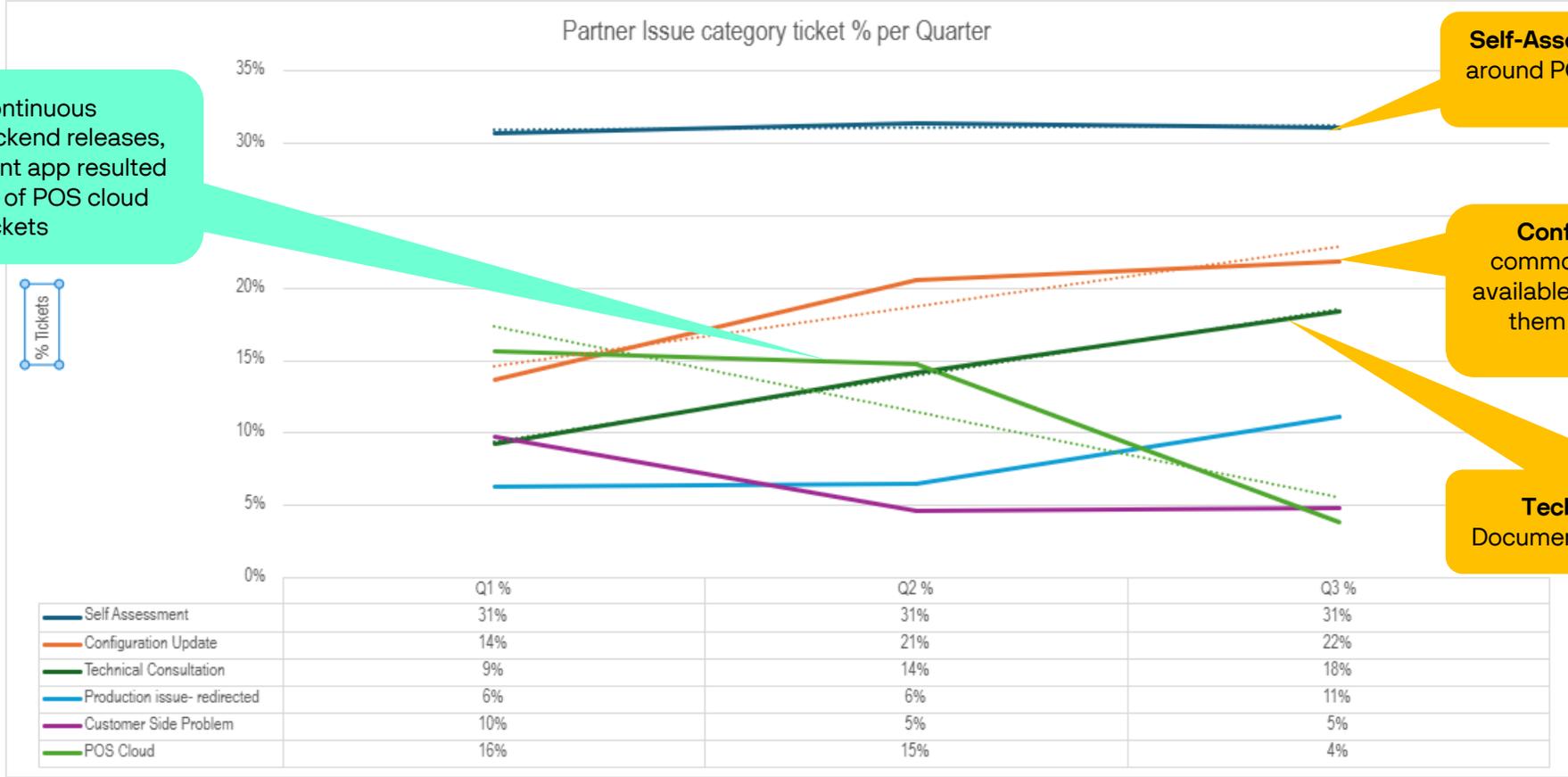
Self-Assessment: Further automation around POS signing, reference set and config creation

Configuration Update: Create commonly used config and make it available by default in releases, assign them to the devkits depends on integration type

Technical Consultation: New Documentation portal will improve this

	Q1 %	Q2 %	Q3 %
Self Assessment	31%	31%	31%
Configuration Update	14%	21%	22%
Technical Consultation	9%	14%	18%
Production issue- redirected	6%	6%	11%
Customer Side Problem	10%	5%	5%
POS Cloud	16%	15%	4%

Software releases
AGPA & POS Cloud

POS Cloud Release 2.5

- X and Z report implementation
- SAF (Offline) support
- Java 8 to Java 17 migration for improved performance and security

AGPA 5.344.16 / 5.346.12

- V660p introduction for Greenbox with Verifone acquiring (certification for other Nordics acquirers are in progress)
- Improved Greenbox and payment app implementation to avoid duplicates
- POS Cloud for AGPA Sales Connector solution

AGPA - Upcoming

- EAA - Navigator
- Deferred authorization

Documentation portal

Demo

Verifone Events

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NRF Europe | Paris | Sep 16-18

NRF '25
RETAIL'S BIG SHOW
EUROPE
16-18 SEPTEMBER 2025 | PARIS
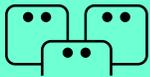
15 000
Total attendees
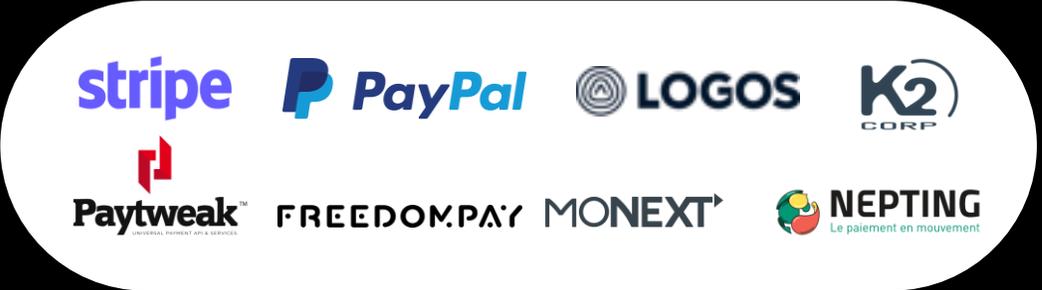
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Solution providers exhibiting

7000
International retail professionals

15 000
Sqm surface

Innovation that matters: future of payments

Accessibility & Sustainability

Partner-centricity

stripe   PayPal   LOGOS   K2 CORP

Paytweak™   FREEDOMPAY   MONEXT   NEPTING
Le paiement en mouvement

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Save the date!

Jan 22-23, 2026 | Stockholm, Sweden

Why join:

1 Connect with 250+ top partners, peers, and industry leaders across the Nordics & Baltics.

2 Get firsthand updates on Verifone's latest innovations and strategy.

3 Growth opportunities, explore new ways to expand your business with Verifone solutions.

4 Learn how to stay ahead in payments, technology, and customer experience.
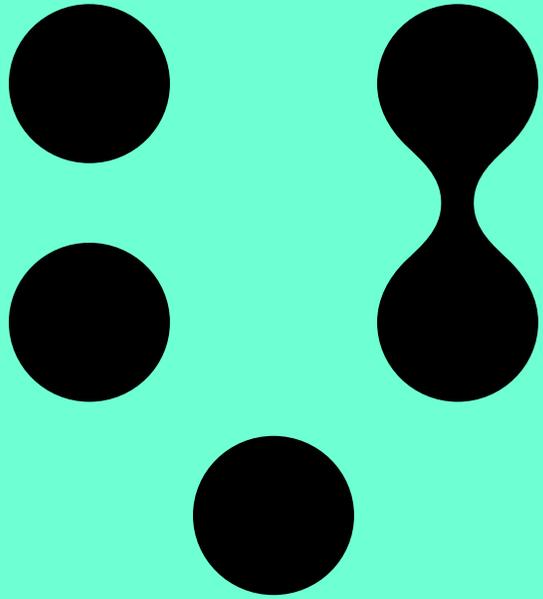
5 Have fun!
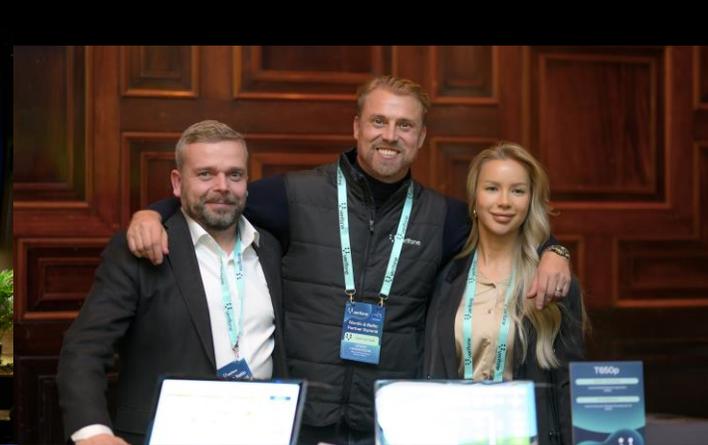
Q&A

Use the Questions tab in GoToWebinar to send us your queries.

Get in touch with us anytime at
Nordics.Marketing@verifone.com.

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Thank you

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