



# TWINT – More than a payment solution

Easy and secure payments with your smartphone:  
at the cash register, in online shops, with friends.

TWINT is the ideal introduction to the world of mobile payments. SIX Payment Services provides you with many solutions to accept TWINT; all of them are simple and easily integrated, be it at a payment terminal, in e-commerce or as an additional Beacon for your cash register.

TWINT is the mobile payment method from the largest Swiss banks: BCV (Banque Cantonale Vaudoise), Credit Suisse, PostFinance, Raiffeisen, UBS, Zürcher Kantonalbank and SIX. Today, over 30 banks have already joined

TWINT and offer a TWINT app. Bank customers are able to connect the app of their own bank directly to their bank account or credit cards, meaning topping up credit is no longer necessary.

## Accept payments with TWINT



### **TWINT on the payment terminals**

TWINT works on both fixed and mobile stand-alone and cash-register-integrated SIX payment terminals with a display. The QR code that is generated is shown on the display and scanned by the TWINT app user. The process at the payment terminal is exactly the same as for card payments. Activating TWINT is simple.



### **TWINT in e-commerce**

TWINT is a simple and fast payment solution for e-commerce. Make payment easier for your customers and integrate TWINT into your online or app shop. The check-out process is simple, as the user is not required to enter data manually. TWINT connects via the payment service provider.



### **TWINT at the cash register with Beacon**

You do not own a payment terminal but would like your customers to be able to make mobile payments? Why not add a TWINT Beacon to your cash register system? The device connects your cash register to your customer's smartphone. This solution can also be used offline – payment can be accepted with Beacon even when your customers have no mobile reception.



### Customers now pay with their smartphone

Over half a million users have already installed the TWINT app on their smartphone. And the number of users continues to increase without ceasing. Make sure you're part of this movement too and offer your customers the new payment method TWINT.

### The advantages for you:

- No additional infrastructure – your customers pay with their smartphone
- New customer potential – any customer with a Swiss bank account can use TWINT, regardless of the brand of their smartphone
- No complicated processes – the procedure at the payment terminal is exactly the same as for card terminals
- Secure payment method – TWINT is backed by the major Swiss banks

### Advantages for your customers:

- Easy and hassle-free payments, be it at the cash register, in restaurants, in online shops or at vending machines
- Send money to and request money from friends
- Discounts and exclusive benefits thanks to digital coupons
- Easy handling of digital stamp cards and loyalty programmes in the app
- All data is kept in Switzerland

### How the TWINT app works:

Users can make mobile payments easily with the TWINT app at the shop cash register, when shopping online and at self-service machines. Sending and requesting money between two private people can be done easily with just a few clicks. Users can also store their customer cards, digital stamp cards or discount coupons in the TWINT app so that available reductions can be taken into account automatically when paying.

### Further TWINT features:

- ✓ Sending and receiving money (peer to peer)
- ✓ Payment at vending machines
- ✓ On-the-go payment via QR code (retailer app)
- ✓ Payment at unoccupied points of sale with a static QR code
- ✓ Storing loyalty cards (e.g. Supercard, student ID)
- ✓ Digital stamp cards and discount coupons (depends on banks)

For more information, visit: [www.six-payment-services.com/twint](http://www.six-payment-services.com/twint)

Your local point of contact can be found at: [www.six-payment-services.com/contact](http://www.six-payment-services.com/contact)

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