



Mobility:

**A Megatrend for
major portfolio vendor, HP
and a Game Changer for
payments vendor, OmniPayments**

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About the Author

Richard Buckle is the founder and CEO of Pyalla Technologies, LLC. He has enjoyed a long association with the IT industry as a user, vendor, and more recently, as an industry commentator. Richard has over 25 years of research experience with HP's NonStop platform, including eight years working at Tandem Computers, followed by just as many years at InSession Inc. and ACI Worldwide, as well as four years at Golden Gate, now a part of Oracle.

Well known to the user communities of HP and IBM, Richard served as a Director of ITUG (2000-2006), as its Chairman (2004-2005), and as the Director of Marketing of the IBM user group, SHARE, (2007-2008). Richard provides industry commentary and opinions through his community blog as well as through his industry association and vendor blogs, web publications and eNewsletters. You can follow him at www.itug-connection.blogspot.com and at ATMmarketplace.com as well read his editorial, Musings on NonStop, published monthly in Tandemworld.net

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Mobile devices redefining modern computing era

It would be difficult to miss the key messages coming from HP of late. Over the span of six months, no matter the venue or audience, HP has been talking about the importance of Mobility, Big Data, Hybrid Computers and Cloud Computing. Furthermore, HP envisions the exploitation of these promising capabilities strategic to HP happening over time and being similar to taking a lengthy road trip. In several presentations these capabilities were likened to a freeway with many on-ramps and companies would, in time, find their own way onto the freeway selecting those lanes best suited to meeting the demands of their customers.

Just how important are each of these capabilities? Recognizing that there's overlap and interactions between capabilities that it calls strategic, HP is paying a lot of attention to its pursuit of hybrid computers and cloud computing. "Our belief is that it is going to be a hybrid world," said HP Executive VP and General Manager, Enterprise Group (EG), Bill Veghte. ".The world is not all going to be just public cloud. It is going to be public, managed and private cloud." Furthermore, late last year when addressing the NonStop community, as news broke of NonStop plans to support the Intel x86 architecture, HP CEO, Meg Whitman, began her video presentation with "Today, enterprises operate in a world where the demand for continuous application availability is growing exponentially." When it came to NonStop, Whitman stated unequivocally for all to hear, "Our NonStop customers truly make it matter."

However, when it comes to mobility HP's focus is more on the infrastructure required in support of mobile devices. With a major presence in telco's worldwide – not a text message is transmitted in North America without it passing through at least one NonStop system – and is a recognized heavyweight participant in credit and debit card processing, there's little argument about HP's experience when it comes to mobile payments. Of the reported 10 billion credit card transactions processed annually by NonStop systems worldwide, according to sources within HP, a sizable percentage is already coming from

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today's smartphones and tablets.

It is this explosion in use of mobile devices that is wreaking havoc with traditional computing models and driving companies to take a more in-depth look at the systems they deploy and the solutions they run. In June, 2102, Gartner produced the paper *Mobile devices and data-driven decision-making tip the scales in Gartner's midyear re-evaluation of top IT trends*. According to Gartner, "If there's anything that classifies the current era of computing, it's the use of mobile devices, along with the explosion of 'hundreds of thousands of new and more powerful applications,' Gartner VP and Distinguished Analyst, Carl Claunch, declared. As a result, he said, "It's creating interesting changes that are potentially going to spill over and disrupt more classic areas

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Gartner VP and Distinguished Analyst

of our market." The intrusion that mobility is having on all aspects of solutions delivery is proving to be a game changer as it reduces the costs to build out networks even as it enhances the user experience.

For many years I have been writing about the growing impact the transition to mobility has had on companies. From the first time I saw early iterations of the Palm Pilot, I realized that the world would change. As I wrote for another publication, untethered as never before, the business and consumer worlds have become empowered to pursue

whatever business transactions they need to do from almost anywhere on the planet.

Furthermore, mobility provides companies with opportunities to better understand the immediate needs of their customers in ways never before imagined. With the always-on demands of mobile devices it will be hard for future applications to ignore the material benefits that come with always-on attributes of the HP NonStop system.

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None of this was lost on OmniPayments Inc. CEO, Yash Kapadia, who in the lead up to my writing this opinion paper on mobility observed that while, “The world is a mobile place, and few in business anticipated quite the global explosion in usage of mobile phones. Fueled in part by cheap devices, convenient and often enticing end-user experiences, as well as cut-throat competition among suppliers, we have seen mobile devices touch the lives of everyone, from the most sophisticated Wall Street trader to the lowliest of third-world farmers.” Where we are seeing an immediate impact being made, as the usage of mobile devices increases, is the potential “to spill over and disrupt more classic areas of our market”, not the least being financial payments.

Mobility emerging as key disruptive technology

My own experience with support of mobile devices can be traced back to the early 2000s when I was working with two financial institutions that elected to support cell phone “top-up” via transactions invoked from ATMs. The first inroads into this new application area were made by a British financial switch – the largest in Britain – while another was taking place on the island of Mauritius. This early interest by financial institutions in supporting the then-novel cell phones in markets as varied from sophisticated consumer populations to the “underbanked” populace on a distant island, further underscores how mobile devices would “disrupt more classic areas of our market.”

In the January / February, 2104, issue of The Connection, in the feature *NonStop technology supports correspondent banking for Latin American social services*, Yash also notes this aspect of support for mobile phones. When discussing the relationship between sponsoring banks and correspondent banks, when it came to the added value correspondent banks can provide he wrote, “a popular use of this service is to top-up cell phones with prepaid minutes (and that) in this case, the payment transaction is sent to the mobile phone operator.” However, the top-up of cell phones represents just one aspect of the mobile payments marketplace as in general, mobility represents an empowerment of consumers of even greater magnitude than was seen with the introduction of the personal

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computer.

In the feature *A wealth of wallets* published May 19, 2012, in The Economist, it said, “The success of mobile payments would not have been possible without the massive growth in the number of smartphones and the falling cost of computing power, both of which are lowering the barriers to new entrants in parts of finance. Smartphones are vital to this, because by providing consumers with powerful computing devices and internet connections that are always on, they open the way to all sorts of other innovations.” The Economist then quoted Zilvinas Bareisis, an analyst at Celent, as having said, “It is a device that can link the online and offline worlds. The smartphone gives such a rich experience that we are playing games on it, we are tracking stars, so it is a natural extension to check your bank account or even make a payment.” All of which points to levels of innovation not seen since the arrival of the Internet.

Mobile Payments, which is how this disruptive technology is categorized within the financial services industry, covers everything from mobile money, mobile money transfer and mobile wallet, according to more popular sources including Wikipedia. More obvious to all involved in IT, is how mobility has affected the user interface in terms of how consumers invoke existing applications via cellular networks, how they have become a new channel distinct from online banking supported by device-specific “Apps” and how other customer touch-points including every imaginable terminal and device can leverage the same cellular networks as mobile phones. Whether used for peer-to-peer (P2P) or consumer-to-business (C2B) financial transactions, mobile phones are drawing every mobile phone user into a real-time transactional world where everything is done on their terms.

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Furthermore, initial inroads into supporting combinations of mobile devices with more traditional cash-centric terminals, including ATM and POS devices, are undertaking trials in select markets further necessitating change. These hybrid combinations whereby the mobile phone negates any need for cards of any type represent the precursor of even greater flexibility when it comes to encouraging consumers to pursue commerce of all types directly from their mobile phones. All the while, the volumes that only a few years ago represented the barest of trickles have become a torrent. These changes are leaving no software vendor unaffected and when it comes to solutions vendors supporting payments platforms, these changes are already influencing their product roadmaps.

According to OmniPayments Inc. Yash, “We are seeing a marked uptick in the interest in online and mobile financial transactions with our customers.” This was a comment given for a post to the blog *realtime.ir* of June 6, 2013, ***Hold the phone! Of course, but will it ever leave our hands?*** Yash then followed with, “Eventually these transactions get to us. And there are certainly plenty of them these days, with predictions of double digit compounding growth worrying many financial institutions that we work with.” Known for their support of financial switches connecting many of the world’s networks it’s not a surprise to hear about the uptake in mobile devices having an impact on their product roadmaps. Financial switches live and breathe transactions and any new potential source for transactions is welcome news to such companies.

As for where such sources for new transactions will come from, few will have missed the news that consumer giant Starbucks was updating its popular mobile phone payment app so as consumers could now tip baristas. According to the report of Mar 12, 2014, published in mobile payments insider, “Starbucks once again leading the way in mobile retail space”, led one industry commentator to note, “As more and more customers are using their phone to pay, they have asked for a convenient and meaningful way to show their appreciation to our store partners.” Even more impressive and an indication as to just how successful Starbucks has been in encouraging payment via mobile phone, Adam

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Brotman, chief digital officer for Starbucks was quoted as having said, “With more than 11% of transactions a week now happening with a mobile device in our stores, and nearly

“The technology to make all that happen is just starting to come together.”

Kebbie Sebastian
Penser Consulting

“It’s not (just) about payments. It’s about technology. It’s about solving real consumer problems.”

Anuj Nayar
Senior Director
eBay Inc.’s Paypal

10 million customers currently using our mobile app, we’re thrilled to make the digital experience even easier and more rewarding for our customers and partners.”

More so today than at any time in the past, it’s a “consumer experience” driven world and with that, it’s hard to imagine going about our daily lives without the capability of reaching out to anyone we care to engage. Off line, we can scan photos and play games but more importantly, on line we can initiate transactions that impact financial institutions everywhere. In a February 26, 2014, article circulated by Associated Press (AP), *The*

quest for mobile payments continues, quoting Managing Director, Kebbie Sebastian of Penser Consulting, a London-based payments advisory firm, “The technology to make all that happen is just starting to come together. Back-end servers are getting faster at analyzing data, while location technology can now pinpoint customers down to the aisle.” AP then quoted Anuj Nayar, senior director for global initiatives with eBay Inc.’s Paypal business, “It’s not (just) about payments. It’s about technology. It’s about solving real consumer problems.”

Mobile payments have influenced underlying infrastructure, too. Not just a channel and a user interface but a door that has opened, providing new connectivity options with respect to connecting to traditional cash-dispensing ATMs. Looking at what has transpired, Yash observed, “The world’s networks of ATMs began supporting mobile devices decades ago. Initially, the ATM was the place to go to top-up mobile phone’s available minutes – pulling funds from checking and savings accounts much as we did when obtaining cash

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from an ATM.” But then, Yash added, “In time, as infrastructures needed to be built out to support growing populations of ATMs, we saw ATM vendors tapping these very same cellular networks for connectivity whereby, ‘ATMs calling home’ across a cellular network, wasn’t a surprise to anyone!”

This resonates strongly with the NonStop community just as it does with OmniPayments Inc. NonStop servers continue to get more powerful (greatly improving their price / performance characteristics); there’s a diversity of connectivity options and programming languages to select from, simplifying the porting of new applications to NonStop. Innovation abounds even as competition between vendors continues to escalate and all the while, the devices our customers hold in their hands get functionally richer with every upgrade that is announced. Payments from mobile devices will continue to grow and consumer’s preferences will lead to even greater innovation. Mobility is about devices, about channels and about technology but most of all, it’s about meeting the needs of these users and untethered as never before, there’s no limits to what they will expect!

Digital wallets and mobile payments changing society

“At OmniPayments, we are among the many that are witnessing the rapid growth in use of smartphones and tablets even as we witness first-hand just how many transactions are initiated from these devices,” Yash told me in my May, 2013, column for the NonStop community, *Musings on NonStop*. In the past, when all we could turn to was the ATM machine, we were conservative about the types of transactions we pursued. Consumers were reluctant to spend a lot of time, out in the open, lines forming behind them, pounding on a keyboard, pursuing one transaction after another. It wasn’t just an issue of our personal safety but rather a reflection of our general unease about spending our valuable time standing in front of a machine. As a result, the volume of transactions we produced followed a well-understood pattern so much so that financial institutions took to providing us with selections of quick-transactions.

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Knowing our routines we could access quick-cash that gave us \$100 and no receipt or a simple print out of our last five transactions. However, with mobile devices we show no such constraints when we interact with our financial institution. We will check account balances, move funds between accounts, pay credit cards, re-check balances and perhaps run through a list of bill payment options. So long as our triple-shot latte remains in our cup, we will do as many transactions as we like.

No longer fearful about our safety or of lines forming behind them, simple and quick transactions have made way for more extensive interactions. Transaction volumes that financial institutions are now seeing today are proving to be orders of magnitude greater than ever before; unlike anything seen following the adoption of any previous technology. Society is changing as a result of the ubiquitous presence of mobile devices.

This explosion in usage is beginning to be reflected in the number of transactions being processed as well as for the value involved. In the feature *Payment Trends 2013*, published in *Transaction World Magazine* February, 2013, “A recent IDC report revealed that mobile payments are expected to exceed \$1 trillion in worldwide volume by the year 2017. Also, the number of mobile and smartphone users worldwide is growing exponentially.” The service provider, Marketingcharts, headlined its most recent report with ***Mobile Payments Said to Now Represent 1 in 5 Global Transactions.***

Complementing the IDC report, Marketingcharts said that, “The share of payment transactions taking place on a smartphone or tablet grew to 19.5% in December 2013, rising from 17.5% in August, and up 55% year-over-year from 12.6% the prior December, says Adyen in its latest *Global Mobile Payments Index*.” In a similar vein, Capgemini in its *World Payments Report 2013 (WPR 2013)* said, “As predicted in WPR

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Capgemini
World Payments Report 2013

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2012, the global m-payments market continues to grow rapidly, powered by innovation and demand. In line with industry estimates, the global m-payments value reached \$256 billion in 2012, and is expected to grow three-fold by 2014 to a total of \$796 billion.”

When it looked behind the numbers for m-payments, or mobile payments, Capgemini explained how “P2P m-payments in developing markets and C2B m-payments) in developed markets are the main drivers of growth.” Capgemini also observed that, “These payments are not made using the browser on the mobile, but by using the payment application built for the mobile.” In other words, not only is usage of mobile phones proving explosive, but interactions with financial institutions are via Apps optimized for users mobile device of preference that in general, are functionally richer than the simple yes or no interactions we are familiar with when standing in front of a classic ATM, pulling cash from our account.

However, what is gaining traction with users of smartphones and tablets is mobile wallets. As with early summations on what to expect with broader use of mobile devices, analysts remain cautious about setting too high an expectation over the adoption of mobile wallets by the populace at large. Familiarity may be an issue today as might be competing solutions as well as the emergence of multiple, competing “standards”. Early entrants to this marketplace include Internet giants Google and PayPal as they followed the earlier success of Square and Intuit. MasterCard and Visa too are working on tools and guidelines. “When it comes to digital wallets, there is still too much noise and not enough concrete solutions,” suggests OmniPayments Inc. Yash. “Payments platforms can get by without a need for digital wallets today but in time, anything that helps reduce network traffic and speeds up the delivery of a service has to be taken seriously.”

Yash then added, “When we look at payments implementations today, the acceptance of mobile devices and their support of financial transactions, it represents just another channel – from branch banking to ATMs to online banking and now to smartphones and tablets, each channel brings its unique challenges but in the end, they are just another way

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of accessing money. As with the arrival of online banking, there will be security issues, of course, but contrary to much that has been published of late, the challenges over security aren't insurmountable. Digital wallets may accelerate acceptance and ultimately greater usage in support of P2P and even C2B transactions (as well as with very small transaction values), but ultimately, there will be touch-points with payments switches and already we have solutions in support of mobile payments deployed within different markets."

Just how much business will be conducted via mobile phones is the subject of speculation among financial and technology analysts with predictions for mobile payments to exceed \$1 trillion; further evidence of how mobility has become a powerful game changer. Mobile wallets will gain traction as they make managing our money a lot easier. Just as importantly, greater acceptance of mobile phones will likely encourage greater innovation utilizing technologies such as NFC (Near Field Communication) and QR (Quick Response Code) and tie into existing infrastructure for even easier execution of financial transactions. ATMs will be ever present and be with us for decades to come and even as analysts debate the numbers, as an industry there's no turning around when it comes to meeting the growing needs of mobile users everywhere.

OmniPayments product portfolio addresses new computing era

Society as a whole may be heading towards cashless transactions but the road we need to take to get there is will be long. Companies involved in payments would find business a lot easier if they didn't have to address the management of cash. However, digital currencies are fraught with compromise and yet, existing card solutions are proving to be every bit as vulnerable. Perhaps the biggest hurdle to clear when it comes to mobile wallets is consumer trust – will maintaining digital wallets prove safe? Will the vendors supporting such solutions keep safe our life savings? Innovation arising from greater utilization of mobile devices may be taking place on a scale not seen since the arrival of the internet but will it turn out to be a better world than we have today – after decades of usage, there's still no easier way to pay for merchandise or services than via a plastic

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card.

The events of the past couple of months have not only highlighted the plight of digital currencies but also highlighted how fragile a solution magnetic stripe on plastic cards has become – it seems as if anyone can steal crucial financial information from us almost on a whim. The reviews about the value that comes with moving to smart chip technology on cards versus continued reliance on dated magnetic stripe may not be the silver bullet consumers are expecting and adding tokenization adds complexity and dampens the enthusiasm by consumers to readily pursue impulse purchases. Yet, within the

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Yash Kapadia
OmniPayments Inc.

smartphone and tablets we clutch onto tightly, lies technology that may indeed herald a new age in computing. Even as observations about the current era of computing being defined by the use of mobile devices along with the explosion in Apps supporting them, could smartphones and tablets truly become our primary choice for financial transaction define computing new age for financial institutions?

According to the AP report published February 26, 2014, *Incentives Are Coming for Payments by Phones* (as a report on ABC television called it), together with mobile wallets, mobile phones are “offering more security than standard plastic cards with magnetic stripes. To make a purchase, simply tap the phone on a card reader or wave a bar code over a scanner. There's convenience in not having to fish out your card.” However, the downside to any rapid take up of mobile phone solutions to lessen security threats still has to overcome “One of the biggest obstacles has been the lack of readers that retailers can use to accommodate mobile payments.” Making us all a lot safer and heading off even deeper intrusions by those bent on stealing our funds, will likely see more attention focused on mobile devices in the future.

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In conversations I had with Yash, talked about Apps, and that “We are seeing a growing interest in being able to access our solution from Apps deployed on smartphones and tablets and expect to see this part of our business grow as more users rely on their mobile devices.” Furthermore, Yash then talked about security, again observing, “With so many questions over cards and chips, EMV and PINs, it seems everyone has an opinion!”

Whether it involved magnetic stripe or mobile phone protocols, Yash observed how, “No system is immune and as much as financial institutions would like to convert their data centers into fortresses, surrounded by moats, the security demands of conventional ATM networks have been the subject of considerable investments over the years.

Complementing real ATMs supporting cash transactions with mobile devices supporting virtual payments will see further protocols implemented, but here too the challenges aren’t insurmountable to those experienced in deploying conventional ATM networks.”

In an age where no teenager or young adult leaves home without their mobile phone even if they forget their real wallet or purse, the only instrument we could safely assume is in everyone’s hands will likely prove to be the mobile phone. It’s defining our computing era, it’s normalizing everyone’s access to information, and whether it’s a cup of Starbucks coffee, our boarding of an airplane, or even walking into a stadium for events, pulling out our mobile phone and having a reader scan a code is becoming routine for many of us. However even as Yash agreed, he also added, “In time we will all be relying on our mobile devices and from what we have seen to date as users deploy our solutions, building out infrastructure in support of mobile transactions the right way is turning out to be no less intimidating than when we first secured ATM transactions for decades ago.”

OmniPayments has its solutions installed at financial institutions ranging in size from one of the largest banks in North America (ranked in the top four) down to smaller financial institutions in Latin America. Its products have a diverse range of use, supporting retailers in Mexico as well as Government agencies in Colombia. OmniPayments has been a long-time partner of HP supporting the HP NonStop system as well as other

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platforms including Linux, Unix and Windows. An almost constant presence at HP events and Payments conferences around the world, addressing security issues has been a priority for OmniPayments. Whether it has to do with support for magnetic stripes, EMV, tokenization or mobile wallets, these solutions are available today.

When it comes to EMV and security, I again referenced OmniPayments Inc in the post of March 12, 2013, to the blog ATMmarketplace.com, ***You don't have get to 6th grade to know that EMV is the smart thing to do!*** In that post, Yash said "We have seen great

strides being made in the adoption of EMV cards." He then added, "It's been a long time coming of course, but there's no denying EMV's impact will be felt all across the U.S. in a relatively short timeframe." As for

Mobile Wallets and security, I turned again to Yash in the post of July 31, 2013, ***What's in your wallet, and is that your coffee?*** He told me that, "Acceptance of mobile wallets outside of developed countries is breaking

new ground. With no previous knowledge or experience with plastic cards, indeed credit of any kind, I am seeing that with greater access to mobile devices (including smartphones and tablets - everyone wants an iPhone no matter their financial disposition), communities are beginning to appreciate how they can transact business via a mobile phone."

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Yash also highlighted how today, OmniPayments has applied "security using different tokens that are appropriate for the channel whether it is ATM, POS or mobile phones. Furthermore, as an additional security feature, OmniPayments has implemented fraud rules to set different limits for transactions that originate from ATMs and mobile phones." It may very well be true that a cashless society is only a matter of time, and that the mobile phone will be all that we carry or even wear, but as with all technology

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transitions, it will likely be a hybrid world where the lines between traditional banking channels blurs. NFC, QR, tokenization – all will play a part but when it comes to securing financial transactions, it will continue to be an arms race with the bar always having to raised.

Disruptive technologies, where implementations become game changers as is the case with mobility, impact society at many levels. Be it the way we check our accounts, pay for goods or access cash, how we do it is freeing us from any need to stop by a bricks-and-mortar branch office. Consequently, banks and retailers are rethinking the very nature of their physical presence and the traditional models embraced by financial institutions for centuries are being discarded. The arrival of smartphones and tablets and the downloadable “Apps” that have come to market, enriching the experience of consumers everywhere, is opening the doors to many new business opportunities. Mobility and the take-up of mobile devices, is proving to be an equalizer unlike anything seen before – emerging markets can empower their society to compete with the most sophisticated developed nation without the need to wait to fill-out infrastructures as in the past. The journey has commenced; the world may very well be heading towards being a cashless society. With few barriers to entry, all that we need is a mobile device!

Conclusion

For vendors like HP, where vision and strategy operates at a macro level influenced by trends shaping the computing world, recognizing the importance of mobility proved inescapable. Along with hybrid computers, cloud computing and big data, mobility represents one of the cornerstones upon which HP is anchoring its roadmaps for future product developments. HP may be slow to roll-out its own mobile devices but it’s presence in the world’s networks is hard to miss. Just as mobility is proving difficult to ignore so too is its influence on financial institutions as it impacts the user interface, adds new channels and even alters the way classic ATMs are connected. We invoke financial transactions from an App on our smartphone, access an application that complements

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online and branch banking channels and in some instances, can work with an ATM directly from our phone – as has been demonstrated recently by NCR, utilizing QR capabilities. And the changes keep coming!

At its root, vendors like HP are working to capitalize on an untethered society where almost anything is possible at any time and from anywhere and at the center of this new computing era is the mobile phone. Furthermore, none of this is lost on payments solutions vendors. Companies like OmniPayments Inc. have proved to be strong supporters of mobile payments and have advocated their inclusion in payments processing for some time. Supporting raw connectivity, the growing need for digital mobile wallets, and accommodating ever-changing security provisions have been part and parcel of recent releases of OmniPayments products. With clients among the top four American banks as well as much smaller retailers and even government agencies, OmniPayment Inc. has demonstrated it has both the innovation and the experience needed by companies today as they face supporting mobile devices.

Analysts everywhere are tracking the numbers of mobile devices being shipped, the number of retail scanners equipped to support mobile devices and the number of Apps entering the market. However, numbers alone don't tell the full story as the success of mobile devices owes much to the consumer experience they provide – if mobile phones weren't considered cool, or proved irrelevant as fashion accessories, the explosive growth in this market simply wouldn't have happened. For the NonStop community much of the success of NonStop can be traced back to the early deployment of payments solutions that mandated NonStop and together this symbiotic relationship spurred the acceptance of NonStop for decades. At its core was the need for financial institutions everywhere to support ATMs, and NonStop provided such support, 24 x 7 x 365 unlike any other computer system. Supporting mobile devices in the same manner holds a similar promise for NonStop that has the potential for reshaping NonStop's future roadmaps even as HP exploits the latest commodity chipsets and architectures from Intel.

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The explosive growth in adoption of mobile devices worldwide is hard to miss. There will be road-bumps along the way. Holding back commerce from mobile phone access is neither practical nor realistic as this genie is definitely out of the bottle with no possibility of ever being restrained. However, to the naysayers and the skeptics, the era of computing being redefined by mobility cannot be ignored and as vendors everywhere step up to provide solutions, the always-on, always-connected 24 x 7 x 365 world has just become even more demanding and every company involved in commerce – particularly financial institutions – knows this all too well; the consumers hold every companies future prosperity in their hands!