



More Than 1,000 Merchant Users Choose PolCard Go from Fiserv for Contactless Payments via Mobile Phones

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First-to-market mobile application has seen success among businesses of all sizes and across industries as demand for easy contactless payment options has grown

WARSAW, Poland--(BUSINESS WIRE)--Jan. 17, 2022-- More than 1,000 users representing businesses of all sizes across a range of industries are using PolCard® Go from Fiserv, a leading global provider of payments and financial services technology and the owner of PolCard, a well-known Polish brand. Initially announced in late 2019 as a first-of-its-kind software point-of-sale solution, the newly branded PolCard Go enables businesses to accept contactless transactions easily, quickly, and securely on their own smartphones or tablets, with no additional hardware required.

Businesses can use PolCard Go to accept transactions of any amount. For transactions above PLN 100, which require authentication with a PIN, customers can input their PIN directly on the merchant's phone screen.

From micro businesses to corporations, PolCard Go is a solution for any business

Following its initial launch, an extensive pilot program proved the usefulness of the PolCard Go application as an alternative to physical payment terminals. It can be used by salespeople on the go, service providers operating in the field, entities from the hospitality industry, and businesses that provide services at their own or a customer's home or customer's premises. The solution can also be used by large retail chains in order to reduce queues, in particular before holidays or during sales promotions.

With PolCard Go, a customer can make a payment instantly on the seller's device. The customer will then receive confirmation of the transaction sent to their provided e-mail address. The App2App interface built into the solution allows for full integration with a number of applications and systems used in the courier or catering industry, among others.

"Mobile technologies are rapidly evolving and constantly shaping our reality. PolCard Go from Fiserv allows merchants to accept cashless payments anywhere anytime on their own smartphone or tablet. I'm certain our app will make a difference for businesses and consumers will appreciate this safe and hassle-free solution," said Krzysztof Polończyk, Managing Director of Fiserv in Poland.

Payment authorization on the device

To carry out a payment, the customer taps their card, wearable or own mobile device to the merchant's smartphone or tablet. If necessary, the customer authorizes the transaction on the device on which the PolCard Go app is installed by entering their PIN code on a secure virtual PIN pad on the device screen.

The digits on the PIN pad randomly change position after each press, preventing third parties from identifying the customer's PIN. Payment authorization is simple, quick and intuitive, and follows the same process as authorization through a traditional payment terminal. In order to complete the payment, NFC (near-field communication) must be activated on both devices.

Security first

Each transaction authorized using PolCard Go is fully secured with modern algorithms compliant with the international security standards applied by Visa and Mastercard. Based on the app's successful test results, both card networks approved the use of their payment cards for payments completed using PolCard Go.

"Due to the high expectations and requirements of payment organizations, PolCard Go from Fiserv will be updated regularly. It is already ahead of current market standards in many respects, and we are developing an enhanced version. This means that our application will soon offer even more functionalities for customers," adds Polończyk.

The application can be downloaded from Google Play. The current commercial version of the software is compatible with Android 8.1 or higher versions. PolCard Go is offered to entrepreneurs at no cost as part of the Cashless Poland program. More information, including simple instructions for implementation, activation, and authorization are available at www.polcard.pl/go.

In a world moving faster than ever before, Fiserv helps clients deliver solutions in step with the way people live and work today – financial services at the speed of life. Learn more about Fiserv in Poland at www.fiserv.com/en-pl.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale solution. Fiserv is a member of the S&P 500® Index and the FORTUNE® 500 and is among FORTUNE World's Most Admired Companies®. Visit fiserv.com and [follow on social media](#) for more information and the latest company news.

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