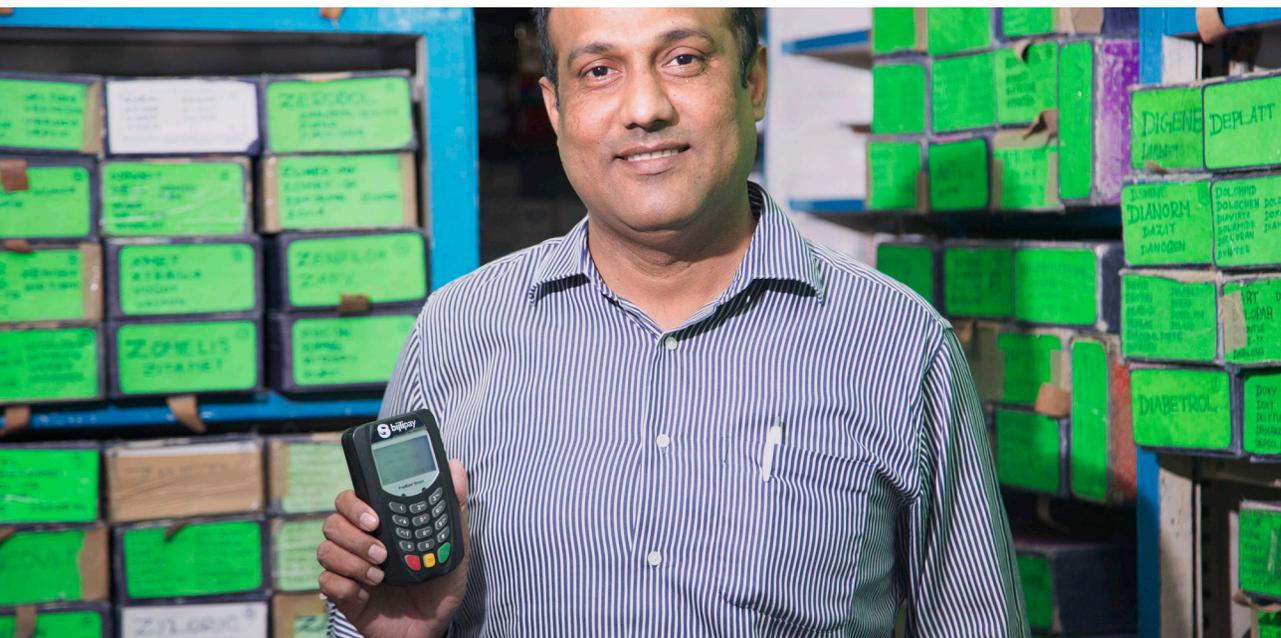


Mobile Point-of-Sale Devices Help a Pharmacy to Deliver Better Service and Bigger Orders to the Customers' Doorsteps



HELPING PHARMACY CUSTOMERS MAKE CARD PAYMENTS IN THE COMFORT OF THEIR HOME

Traditionally, Indian shoppers purchase goods with cash, a practice that can be inconvenient when they don't have enough funds on hand. It's detrimental to merchants as well because they can lose sales when shoppers choose to buy fewer items rather than going to an ATM. To ensure quick and convenient transactions, Sippy Medicals, a four-store pharmacy chain in Chennai, started offering home-delivery customers the convenience and security of card payments through a mobile point-of-sale (Mobile POS) device that couriers carry with them. This resulted in increased sales, optimized cash flow and plenty of grateful customers.

CHALLENGE

In Chennai, India, it's not always easy for older or ailing shoppers to get out to purchase medicine or get to an ATM for cash. Sippy Medicals, a small pharmacy chain, needed a convenient card acceptance solution that would simplify home delivery payments and increase overall sales.

SOLUTION

Sippy Medicals worked with Bijlipay, a leading payment solutions provider, to obtain the PosMate, a hand-held Mobile POS device made by Spire Payments. The solution offers a simple interface, dependable security and the ability to accept payments at the time of delivery right in the customers' homes.

RESULTS

The Mobile POS solution has helped Sippy Medicals offer customers a convenient way to pay for deliveries without having cash on hand. The new service keeps customers loyal and gives a small merchant like Sippy Medicals a competitive advantage against larger chains.

After starting to accept card payments with Mobile POS, Sippy saw its average sales increase by

14%

CASE STUDY: MOBILE POINT-OF-SALE

CHALLENGE

The owner of Sippy Medicals, Seenu Vasan, runs four pharmacies in Chennai, India. In addition to operating brick-and-mortar stores, the small chain offers delivery for customers unable to pick up prescriptions on their own. Until recently, couriers brought orders placed by phone to customers' homes and collected cash payments. However, the customers didn't always have enough cash to cover the bill, and because many were older or infirm, leaving the house to get money from an ATM was hard. In such cases, couriers would have to come back to collect the money owed, which was a drain on Seenu's resources. The pharmacy needed a simple and secure way to collect immediate, cashless payments in customers' homes.

SOLUTION

Mobile POS technologies that leverage smartphones and tablets are especially convenient for home delivery services, giving business owners a secure, reliable and portable means of collecting full payments at the time of delivery. Mobile POS solutions are particularly useful for small business owners, as they offer:

- Ease of setup and use
- Simple user interfaces for the merchant and customer
- Portability and flexibility for "anytime, anywhere" payment acceptance
- Reduced risk of theft or loss when delivery personnel don't have to carry cash
- Online reporting to easily track sales and issue refunds
- Streamlined accounting and financial documentation processing
- Lower cost of ownership with an affordable, fixed monthly fee

Sippy Medicals chose Bijlipay, a mobile payment provider specializing in merchant payment solutions in emerging markets such as India. Mobility is key to the success of Seenu's business, and the combination of a low monthly device rental fee, no collateral requirements and no transaction limits made Bijlipay an optimal solution for Sippy Medicals.

Setup was quick and easy. As soon as Seenu contacted the provider, Bijlipay's helpful support team got in touch to collect all the necessary financial verification documents and delivered the device to him three days later—ready to use. The Bijlipay solution leverages PosMate, a convenient, pocket-sized mobile card reader manufactured by Spire Payments, a global leader in POS software and hardware. PosMate links up with smartphones and tablets through a secure Bluetooth connection, giving Sippy Medicals' customers an easy way to pay in the comfort of their homes. The interface is simple to use for the pharmacy's couriers, providing Seenu with peace of mind.

In addition, the Mobile POS made Seenu's business operations safer, as it eliminated the need for couriers to carry cash.

RESULTS

Seenu Vasan is enthusiastic about Bijlipay's Mobile POS solution and has been recommending it to other small pharmacy owners in other parts of the city.

The benefits include:

Larger orders The Mobile POS eliminates the need for customers to have cash on hand, making it easy to order additional items by phone or through one of the pharmacy's couriers.

Better customer experience The ability to purchase by card gives the pharmacy's older or ailing customers a convenient way to pay for orders in the comfort of their homes.

Higher customer loyalty By offering customers a convenient and trusted method to pay from wherever they are, Mobile POS encourages more interactions and greater customer loyalty to Sippy Medicals.

Greater personnel security With Mobile POS, the Sippy Medicals couriers don't have to carry large amounts of cash on deliveries, which makes their daily runs safer.

More efficient operations Mobile POS allows for payments to be made at the time of purchase, saving the company time and resources they used to spend on return visits to collect outstanding cash balances.

Improved cash flow Immediate payments translate into increased cash flow, which means Seenu Vasan has more funds available to manage and grow Sippy Medicals.

Streamlined accounting Customer payments go directly to the pharmacy's account, so a pharmacy employee doesn't need to go the bank at the end of each day.

THE LOW-COST WAY TO SERVE TODAY'S "CASHLESS" CONSUMERS

Mobile card acceptance is now a \$5.7 billion business worldwide and the fastest-growing trend in retail.¹ Consumers expect to be able to pay for their everyday transactions with a credit or debit card rather than cash—especially when using an ATM is difficult or inconvenient. To meet this demand, merchants are finding it easy and cost-effective to transform existing mobile devices, such as smartphones and tablets, into Mobile POS solutions to ensure safe, simple and smart transactions.

1. IHL Group, Mobile POS: Hype to Reality, May 2013.

For more information, please contact mobilepos@mastercard.com

"Most of my customers are aged or suffering from ailments, so it's difficult for them to visit the pharmacy. Card payments save them the trouble of leaving their homes to draw cash. Therefore it's much appreciated."

Seenu Vasan Sippy Medicals Owner

