

ENIGMA: User Payment Authorization Systems

Point-of-Sale

10 Billion Cards
in Circulation

EMV

Accepted
"Everywhere"

On-Line

Apple Pay, Google Pay, Samsung Pay, Swish, Vipps, MobilePay, Bluecode, Payconic, BLIK, AliPay, TWINT, PayPal, iDEAL, 3DS, SRC, SPC, + 100...

Unification is just a dream? Not at all!

Point-of-Sale & On-line

Any Account
Based System

EMV++

Any (Mobile)
Client Device