

# Phos and PayXpert partner to connect all retail merchants to contactless payment ecosystem

Submitted by: Phos

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LONDON, United Kingdom – Phos, the fintech behind the first-ever software Point of Sale (POS), has today announced a partnership with leading payment provider PayXpert for an innovative mobile solution Software Point of Sale (SoftPoS). Together phos and PayXpert can now accept payments from two of the world's largest digital payment providers, Alipay and Wechat. The new partnership will be particularly applicable to foreign visitors to Europe, who in the past had relied primarily on cash, but are now able to seamlessly use digital payments when travelling abroad.

Typically, AliPay and WeChat use QR codes to accept payments, which can be a cumbersome challenge for merchants as traditional terminals do connect with QR code technology. Now, however, with the new capabilities offered by phos and PayXpert, merchants can quickly and easily use their phone to connect with digital payments via AliPay and WeChat.

Leveraging the new integration between phos and PayXpert, merchants are empowered to meet the customer expectations for frictionless innovation and security at a time when they need support most. Currently, businesses across the world are having to adapt to the COVID-19 crisis by serving their customers remotely or with limited physical contact.

Upon registering and once accepted, a merchant can download phos from the Google Play store and enable all of their Android devices to accept payments from contactless cards or other NFC-enabled devices such as smartphones, smartwatches or wristbands. Additional payment options will be added to the solution in the coming months, including Pin-On-Mobile.

Phos is a simple and effective payment acceptance solution that can enable any organisation, from micro-merchants through to global enterprises, to accept payments via 'Tap on Phone' from their customers using an Android device. By eliminating the need for a separate electronic terminal, phos is an evolution of traditional POS solutions. It is also completely secure and has no hidden costs for the user.

Brad Hyett, Director of phos, said: "Our partnership with PayXpert brings next-gen payment technology to merchants who want to maximise the sales potential of their customer base. We expect significantly increased sales for our merchants, and the fact that this technology can be deployed immediately at scale shows that we are driving a revolution that the payments industry has needed for some time. The collaboration of our API technology is a demonstrable case study of how a top-level Fintech in Europe will disrupt how people pay across the globe."

David Armstrong, Managing Director at Payxpert, commented: "I am delighted to partner with phos to provide this innovative payment solution to merchants across Europe. We will continue to work together closely to add more payment methods to this mobile payment solution and exceed merchant's expectations when it comes to accepting customer payments."

-ENDS-

For merchant or acquiring bank payment inquiries, please contact Brad Hyett [brad.hyett@phos.cloud](mailto:brad.hyett@phos.cloud) or David Armstrong [David.Armstrong@payxpert.com](mailto:David.Armstrong@payxpert.com)

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#### Notes for Editors

#### About phos

Phos was established in 2018 by payments supremo Antonina Martinova, serial entrepreneur Valeri Valtchev and financial services veteran Ivo Gueorguiev, with the aim of democratising card acceptance and payments in general. The company has created software which can transform payment acceptance by enabling merchants to take payments directly on their NFC-enabled Android device. Phos offers rapid digital deployment and is uniquely phone and bank agnostic – it can be used on any NFC Android phone and by any bank or acquirer. Phos is a regulated e-money institution fully licensed to operate across the EU and certified by VISA and Mastercard laboratories for functionality and security. Phos is available in the GooglePlay store.

#### About PayXpert

PayXpert is a company specialised in the integration and management of innovative payment solutions for business, and in local alternative payments, with a strong focus on providing maximum security in purchase transactions.

Created in 2009, it offers any business looking to internationalise its activity the most suitable methods for local payment habits or for a concrete community. PayXpert customers can save time and increase efficiency thanks to the transaction options provided by this fintech, which has more than 150 payment methods and processes in more than 40 different currencies.

Currently, PayXpert has several offices in Europe (UK, Spain and France) and Asia (Taiwan).