



**PIONEERING INNOVATION: FIRST COMPANY IN CENTRAL AMERICA TO LAUNCH AND
EXPORT TAP ON PHONE TECHNOLOGY**



¿Why Symbiotic?



Symbiotic was founded in Costa Rica in 2016 and has since expanded, with offices now in Puerto Rico and Brazil. It is recognized as a leading company in contactless payment technology.



The company was the first in the Americas to achieve PCI-CPoC certification for Tap on Phone and is on track to become the first in Hispanic America with PCI-MPoC certification.



In 2019, Symbiotic launched Tap on Phone in Costa Rica, making it the first in Central America to develop and export this innovative solution.



Today, Symbiotic serves over 25 clients across Central and South America, and Europe. Its portfolio includes industry leaders such as high-profile processors like Cielo Brasil, serving more than 1.2 million customers, and Evertec, with operations spanning 26 Latin American countries. Additionally, major financial institutions like Redeban Colombia, handling over 1.26 billion transactions, and Banco Atlántida Honduras, serving more than 1.6 million clients.



Aiming even higher together

First company PCI- CPOC certified in the
American Continent

TAP ON TO THE FUTURE
OF CONTACTLESS PAYMENTS

THE POS TERMINAL REINVENTION

www.symbiotic.com



OUR CERTIFICATIONS



-First company **PCI - CPoC**
Certified in the americas
-**MPoC** Certification in Progres



WE ARE VISA PARTNER
RESELLER

WE ARE MASTERCARD
ENGAGE PARTNER



SAFETY IS FIRST

Symbiotic is an official member of the PCI Security Standards Council.
We are both: Members of the PCI Security Standards Council
& a PCI Certified company.

WE HAVE THE LARGEST CATALOG
OF BRANDS - ALREADY CERTIFIED

WE OFFER 3 INTEGRATION OPTIONS



DISCOVER



WE ARE COMPATIBLE WITH ANY
DEVICE WITH NFC




www.symbiotic.com



We will be the first in to achieve PCI
MPoC certification in Q2 2025

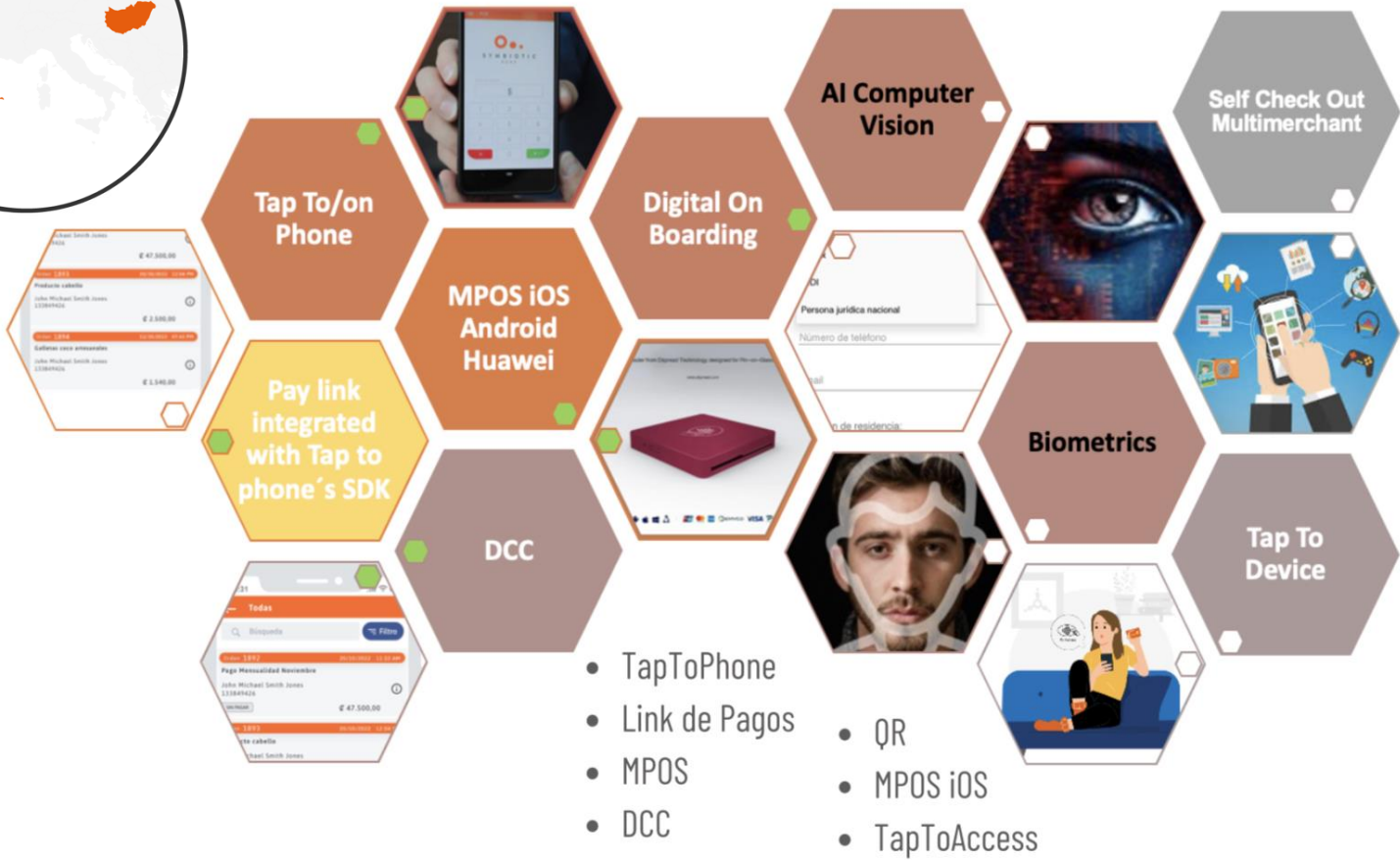
HIGHEST NUMBER OF
REAL IMPLEMENTATIONS
IN BANKS ACROSS THE REGION

OUR PRESENCE

 Clients using our technology worldwide



OUR SERVICES



Awards and Nominations

Platinum Innovation Award 2020



Best innovation in Payments Methods 2020

Banco do Brasil



First non-Brazilian fintech awarded in the Program

Winner of the Growth Category the Mastercard Engage Excellence Award



Finalist as most innovative payment solution, MPE Germany



Winner of the Innovative Category the Mastercard Engage Excellence Award



2020

2023

2024



Tap by **Symbiotic** is a payment technology that allows anyone to accept credit and debit card payments directly on an NFC-enabled Android phone, without the need for additional hardware. Since its launch in **2019**, it has **transformed** the payments industry by making transactions more accessible, fast, and secure, enhancing financial inclusion and improving the experience for both merchants and consumers.

AI COMPUTER VISION IN PAYMENT METHODS



USERS

Delivery services
Farmers mark
Professionals
Small Stores
Any person can accept payments with
just a cellphone



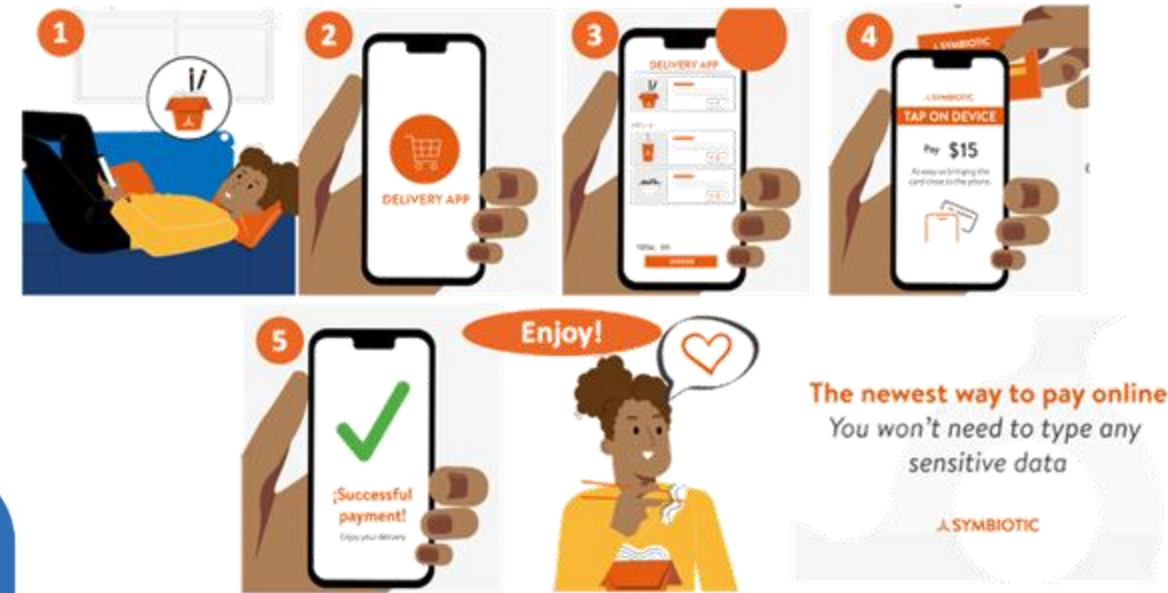
TAP TO DEVICE - PAY AT HOME USE CASE

I WANT TO:

- Go to the movies
- Go to the concert
- Ask for a delivery
- Saw something on TV
- Or the newspaper or web

CONVENIENCE:

- I use my card when I want
- I don't want to input my card info on a web page or app
- I input my PIN on my own phone, not in other devices
- Use any card I want, not necessarily the one saved
- Everything at home



WHY HAVE TAP TO DEVICE?

Tap to Device uses NFC technology, allowing customers to tap their payment cards on compatible mobile devices for secure transactions with lower fees than traditional e-commerce. It reduces hardware costs and offers the flexibility to make payments from home, while also enabling customers to browse and pay for products directly from a digital catalog.

Symbiotic invented the concept of Remote Card Present Transactions (or TapToDevice) in 2019, however, until 2023, the brands created the corresponding regulations for the first pilots. **Symbiotic** is leading the first pilots globally



TAP TO ACCESS USE CASE

WHAT IS TAP TO ACCESS BY SYMBIOTIC?

People can access or authenticate themselves using their own card at a specific kiosk, branch, or banking agent to use banking services. This includes paying a credit card or public services at the branch or agent using Symbiotic's Tap technology.



MPOS USE CASE

WHY GET AN MPOS WITH SYMBIOTIC?

- With our MPOS technology, smartphones and tablets can now process transactions effortlessly, leaving traditional terminal hardware behind. Our simplified payment ecosystem is designed to benefit businesses of all sizes, ensuring a seamless and secure experience for customers.
- Together, we can optimize your product development roadmap and provide the support needed for your launch strategy, ensuring your success. Don't miss this opportunity to take your business to the next level.



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