

# N-and Payment Solutions

For vending and beyond



# — Empowering the way people pay

At N-and, we design, develop and manufacture innovative platforms that transform how people interact with automated machines.

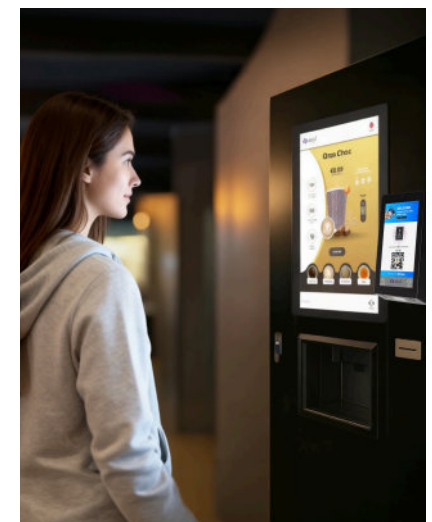
Our payment solutions combine modular hardware, secure technologies, and intelligent connectivity to enable seamless transactions across vending and unattended environments.

As digital payments become the new standard, machines are evolving into interactive service points, where users expect fast, intuitive, and secure experiences.

**From contactless payments to mobile apps, we're redefining vending and unattended retail.**

## Core industries

Vending machines | Smart vending | Micro markets |  
Unattended stores | Self-checkout kiosks | HoReCa



# — The digital transaction revolution

Consumer expectations are changing fast. Payments are no longer just a step in the buying process, they are part of the overall experience.

Across industries, automated machines are evolving into connected retail touchpoints, enabling smarter operations and better user experiences.

At N-and, we support this transformation by enabling:

- ✓ **Cashless first**

Coins and bills are fading, digital is the default.

- ✓ **Tap, scan, or app**

Flexible, contactless, and mobile-ready options.

- ✓ **Secure payments**

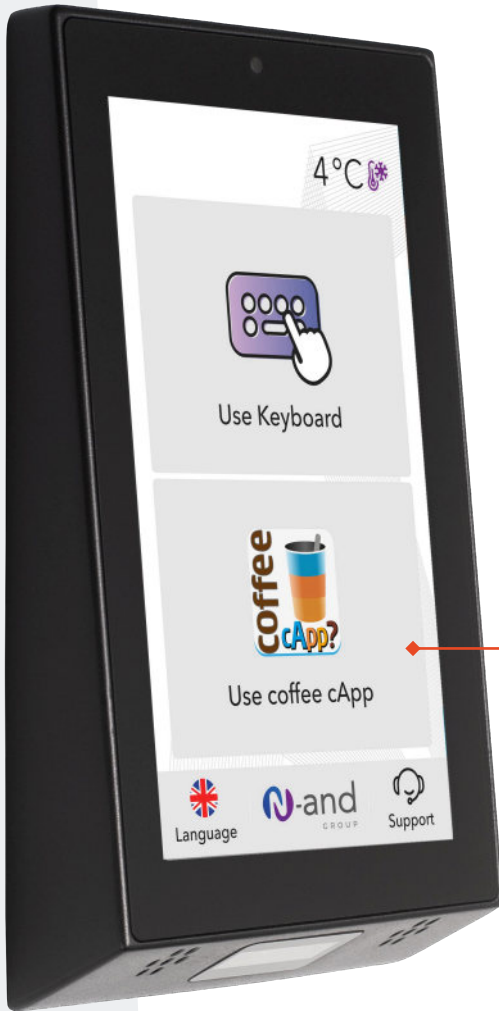
Every payment safeguarded end-to-end.

- ✓ **Tailored engagement**

Personalized pricing, promos, and loyalty rewards.



# — Smarter payments. All in one solution.



N-pay is our next-generation payment solution, built to simplify and unify transactions across every self-service environment. Modular by design and scalable by nature, it adapts seamlessly — from coffee and snack machines to retail, Ho.Re.Ca. and beyond.



## **Versatile**

Works across multiple machine types and markets.



## **Streamlined**

Cashless, contactless and app-ready transactions.



## **Smart**

Real-time data, telemetry and dynamic pricing.



## **Scalable**

Evolves with new technologies and market needs.

# Key features

SmartLink-enabled   
SmartLink

NP05 brings standardized, interoperable connectivity to next-generation devices through SmartLink, the open standard for connected vending ecosystems promoted by EVA (European Vending Association) and developed with N-and's contribution.



Enhanced connectivity with Bluetooth



5-inch multi-touch capacitive screen



Expandability via N-and Sniff & VMP Link



Compact and easy to install



Cloud-ready with VendAware BI for maximum efficiency



Closed-loop cashless: built-in NFC antenna for tags & cards

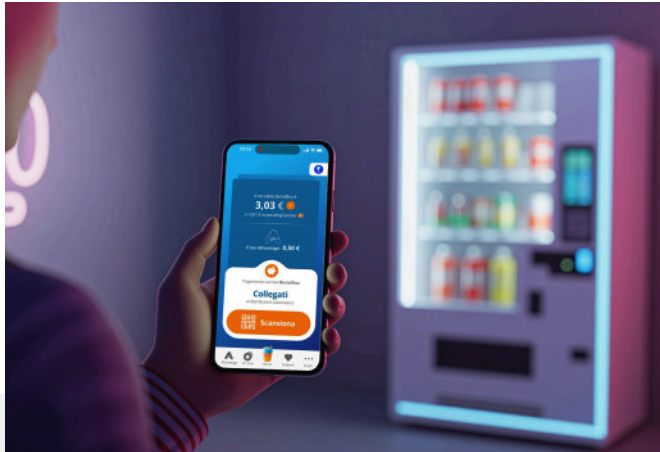


coffee cApp integration: seamless mobile payments



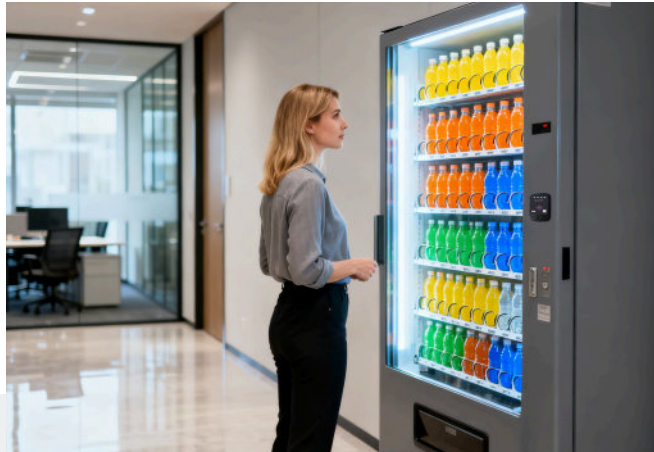
Contactless credit cards: EMV-certified chip for secure payments

# How N-pay creates value



## Enabling coffee cApp on new vending machines

N-pay makes it possible to bring coffee cApp's digital payment experience to the latest generation of coffee machines, ensuring a smooth and cashless user journey.



## Filling the gap with Snack/Cold machines

Beyond hot drinks, N-pay extends seamless payments to snack and cold beverage machines. It acts as the consumer interface, replacing traditional keypads and displays with a single touchscreen for a simpler, modern machine front.



## Creating a base for new markets

With its modular design, N-pay is not limited to vending. It opens the door to Ho.Re.Ca., self-service laundries, and other unattended retail environments, supporting expansion into new verticals.

# Choose your fit

Find the right setup for your machine and customers. N-pay comes in three tiers — Base, Essential, and Premium — so you can start simple and scale to advanced features as your needs grow.



## Base

Ideal for essential setups that need smart, contactless NFC transactions.

- ✓ coffee cApp-ready
- ✓ NFC-enabled
- ✗ EMV
- ✗ QR code reader
- ✗ Integrated camera



## Essential

Flexible solution to scale your offering with EMV and meet broader customer needs.

- ✓ coffee cApp-ready
- ✓ NFC-enabled
- ✓ EMV
- ✗ QR code reader
- ✗ Integrated camera



## Premium

Full-featured for enhanced UX & future use cases like facial recognition or mobile QR.

- ✓ coffee cApp-ready
- ✓ NFC-enabled
- ✓ EMV
- ✓ QR code reader
- ✓ Integrated camera

# — The Brain behind payments



**The perfect complement to the N-touch and N-pay product family.**

VMP-Link is a master system on steroids: replacing traditional MDB masters and pushing beyond their physical limits, it supports up to 6,000 price combinations, additional virtual cashless channels, and fully remote, ecosystem-wide price management.

## — Key features

### ✓ Advanced Pricing & Flexibility

- Up to 6,000 price configurations.
- Up to 30x more flexibility compared to traditional master systems.

### ✓ Expanded Cashless Capabilities

- +100% cashless flexibility.
- Supports 2 additional virtual cashless systems, beyond standard MDB limits.

### ✓ Dynamic pricing models

- Manage prices across multiple products, payment methods, and user scenarios.

### ✓ Smart Auditing

- IRDA/BLE for fast, remote data collection and updates.

## 24V DC Power Input

Reliable and efficient power supply

## MDB Connector

For MDB devices (coin, bill, card, key systems)



## DB9 Connector

For IRDA module

## USB Serial Connection

For direct communication with the touchscreen

## 10-Pin Parallel Connector

For validator

# Remote Management

- ✓ **Remote price updates:** Modify pricing anytime without on-site intervention.
- ✓ **Built-in audit consistency:** Automatically tracks price changes, ensuring clear and reliable reporting.
- ✓ **Full system alignment:** Prices are synchronized across **VMP-Link** and the user interface, ensuring consistency between configuration and display.

# — Simple, Secure Contactless Payments

# NTC-pay

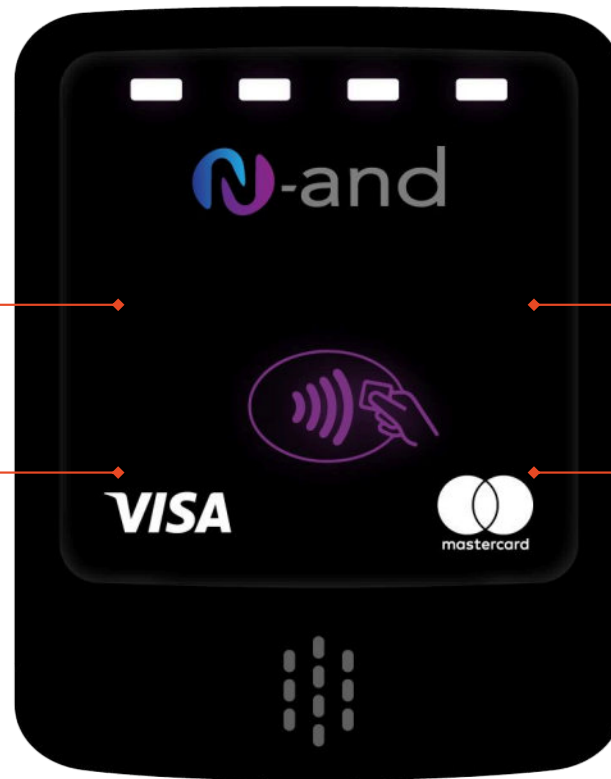
## **Instant EMV-certified contactless payments, plug & play.**

NTC-pay is a compact contactless module that instantly upgrades your touch panel with EMV-certified NFC payments. With simple USB plug-and-play, it expands payment options in minutes—no extra hardware or complex setup required. Built for real-world use, it can be panel-mounted for visibility or flush-mounted for a clean, secure finish.



✓ **Effortless Integration**  
USB-powered, installation  
in minutes.

✓ **Secure & Certified**  
EMV Level 2 compliance  
ensures trusted  
transactions.

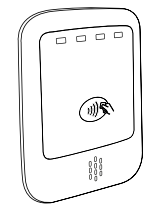


✓ **Durable Build**  
IPX5 protection stands up  
to moisture and the  
elements.

✓ **Flexible Design**  
Choose between panel or  
flash mounting.



Panel  
mounting



Flash  
mounting

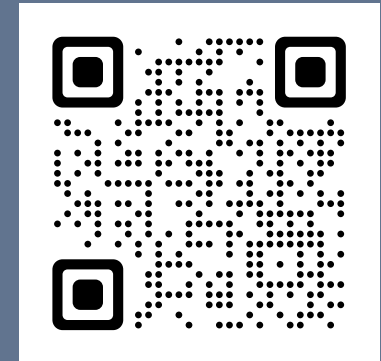
NTC-pay isn't just an add-on—it's the smart way to modernize  
your machine, with simplicity and durability built-in.

# Contact us

✉ [sales@n-andgroup.com](mailto:sales@n-andgroup.com)

🌐 [www.n-andgroup.com](http://www.n-andgroup.com) | [www.n-andembedded.com](http://www.n-andembedded.com)

📍 Bristol and Bath Science Park,  
Dirac Crescent, Emersons Green,  
BS16 7FR Bristol.



\* Follow us