

# Qivi Lands in Manhattan

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January 30, 2013

**The  Moscow Times**

A new wave of Russian immigrants has landed in the United States, but they represent a technical accomplishment and not huddled masses.

Blue-and-orange Qivi payment terminals, a common sight at Moscow's bus stations and supermarkets, are now testing the waters of a new market.

"Hurrah, Qivi USA is already in the New York subway!" the company's chairman and co-owner Andrei Romanenko tweeted Tuesday. "Everything is ahead of us," he said.

The company, co-owned by Japanese conglomerate Mitsui and Russia's Mail.ru Group, installed several terminals in three states – New York, Florida and California — Romanenko said in e-mailed comments Wednesday.

The devices, widely used by Russians to pay for mobile and Internet services, will be in test mode during 2013. Based on the results, Qivi will decide whether to start commercial operations.

The U.S. market has less potential for payment terminal operators than Russia, as most Americans have postpaid cell phone plans, with fees charged directly to a customer's credit card, said Ilya Rachenkov, an analyst with Investkafe.

But the large size of the population and the high cost of mobile services compared with Russian tariffs could generate profit for terminal operators, he added.

The demand for this kind of service is likely to grow in the future, as more U.S. residents have started buying prepaid plans over the last few years, said Viktor Dostov, chairman of the Russian Electronic Money Association.

"Ten years ago prepaid mobile phones were rare in the U.S.," Dostov said. But now, as their number is increasing, people need a quick way to replenish their cell phone balance, he added.

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