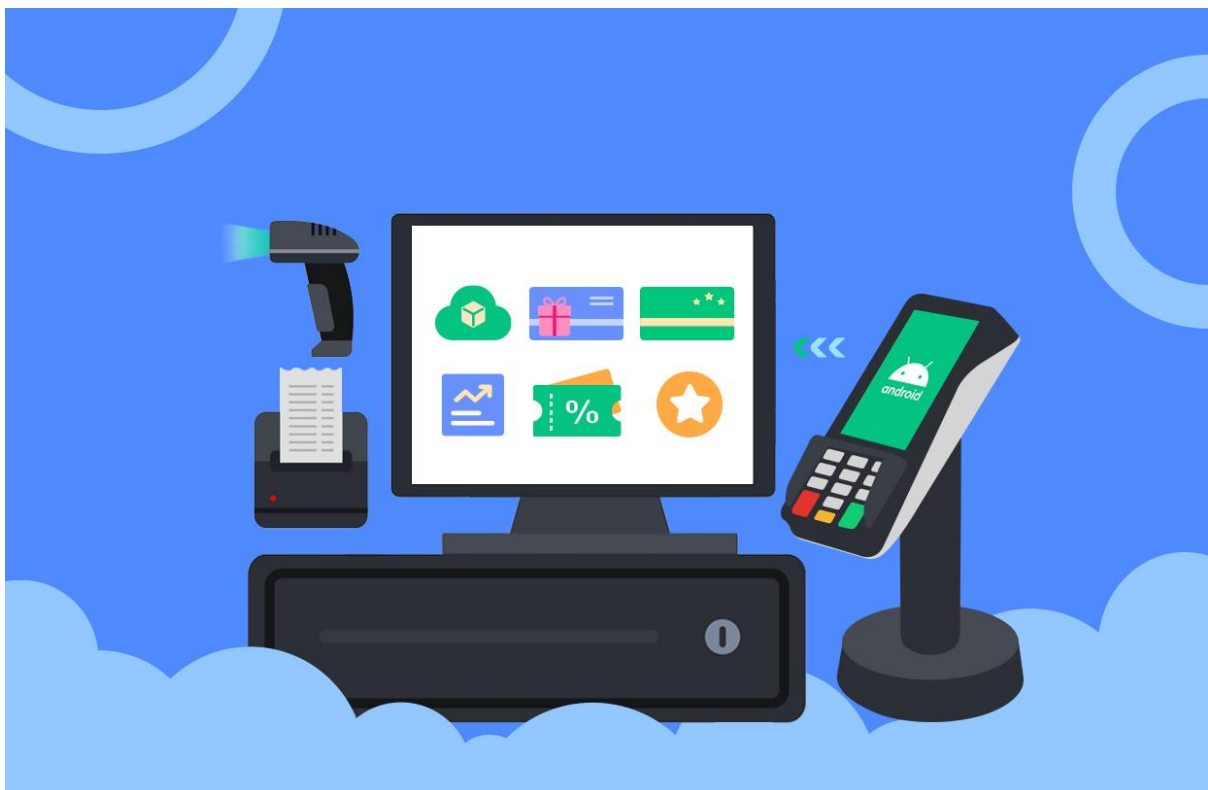


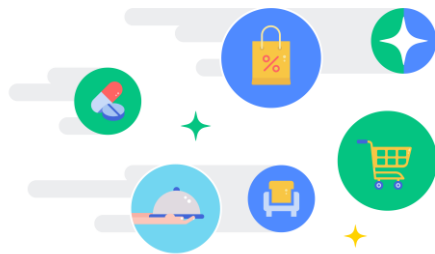
How multi-lane retail is being impacted by Android SmartPOS solutions

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Two multi-lane retail experts, previously at Ingenico and Verifone, and now with PAX, look at how supermarkets & chain stores are beginning to decrease investments in legacy PINpads connected to till systems, in favour of **new generation payment acceptance devices powered by Android**.

Large enterprise merchants have unique requirements



The largest, Tier 1 retail merchants process a significant proportion of overall credit and debit card transactions through an estate of physical stores and digital sales channels. The highest transaction volumes come from grocery merchants, but Tier 1 multi-lane retailers also include department stores, clothing, speciality, home furnishing, general retail, pharmacy, convenience, and discount stores.

Despite variations in physical store format, each outlet processes very high daily volumes, through multiple payment lanes or acceptance points. These Tier 1 multi-lane retailers have differing needs and priorities to those of Small and Medium sized Enterprises (SMEs).

One of the key differences is that payment devices must be fully integrated with EPOS systems, and other in-store technology infrastructure. (EPOS stands for Electronic Point of Sale systems, modernised tills that help manage and improve business operations in a wide range of areas from data collection, accountancy, product and inventory management to sales processing).

A couple of years ago, PAX set a key strategic corporate objective to win more business from Tier 1 merchants and as a result have made significant investments to achieve this. We have hired people who understand this segment, designed next generation products (like the [A35](#), a new generation Android-based retail smart PINpad), completed integrations to the main payment gateways and retail commerce platforms that serve Tier 1 merchants around the world. Many of these retailers are multinational businesses and, thanks to PAX Technology's well established global presence, we are addressing this additional complexity.

ANDROID SMART PINPAD



In this blog we will put forward the case as to why multi-lane retailers should select PAX when replacing legacy estates of Verifone and Ingenico terminal. We can either supply devices directly to multi-lane retailers or via a PSP/gateway/acquirer, who can in turn incorporate the devices as part of an overall merchant services agreement.

Security and compliance: the top priority

We understand the critical importance of protecting brand reputation and end-customers, as the impact of something like a data breach occurring is very damaging and costly indeed. This consideration tends to make large retailers risk-averse when reviewing a new supplier. Security is PAX Technology's number one corporate priority - our payment solutions are highly secure, compliant, and certified to the highest international payment network and acquirer standards. We also offer unique security features helpful to Tier 1 retailers, such as geolocation, that allows PCI chain of custody requirements to be fulfilled.

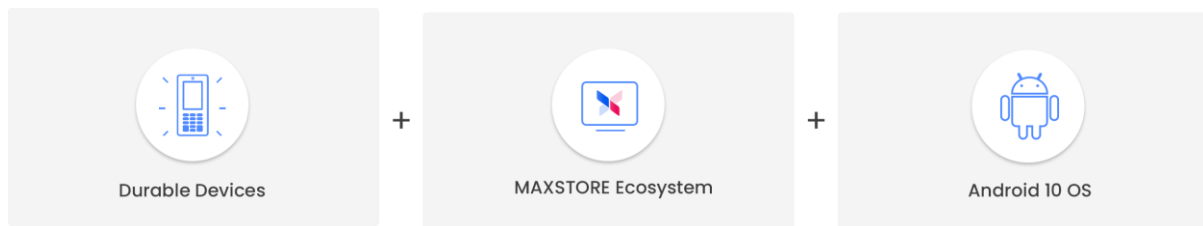
To highlight four aspects:

1. The PAX A35 Android Retail PINPad is certified to the latest PCI PTS version 6 standards, providing an extended life until the year 2030. This enables devices to be used for longer and maximises customer returns on investment (ROI) .
2. Many applications deployed on PAX devices are certified by PCI for Point-to-Point Encryption (P2PE), allowing stores to be taken out of PCI DSS scope. This delivers significant cost and administrative savings.
3. PAX offers a PCI P2PE certified Remote Key Injection (RKI) service, allowing remote key management and thus removing the need for devices to be shipped back. This provides flexibility and, yet again, more cost savings.
4. We completed PCI DSS certification for MAXSTORE (previously branded as PAXSTORE) - an advanced device management platform & appstore marketplace - which is key to successfully leveraging the deployment of Android payment devices - to demonstrate the high security of our back-end services and processes. This will assist retailers with their PCI DSS compliance assessments.

You can learn more about our advanced security capabilities in this earlier [blog](#).



Lower total cost of ownership



Tier 1 retailers make significant investments in their payments acceptance infrastructure and we recognise that payment devices & PINpads (PEDs) often represent a significant cost element of a payment modernisation programme. We help retailers achieve lower total cost of ownership through engineering design excellence, manufacturing high quality durable devices that fail less often, and by providing - through MAXSTORE - next generation remote estate management services. [MAXSTORE](#) removes the need for costly and disruptive swap-outs, as most issues can now be resolved quickly and remotely, thus reducing the number of “No Fault Found” and other returns, delivering significant financial savings.

As previously mentioned, the fact that the PAX A35 is PCI PTS version 6 certified means it is a safe future-proof investment and, because it supports the latest Android 10 operating system, makes great financial sense when trying to reduce the overall cost of ownership.

Running Android - or to be precise, a special hardened and locked-down version called PayDroid OS - [these smart devices can manage multiple applications and Value Added Services \(VAS\) on a single device](#) running alongside traditional payment applications without any impact on certifications in most cases. This maximises efficiency and reduces the “lane” real estate or footprint and the number of pieces of equipment that need to be procured. Many forward-thinking multi-lane retailers are already using VAS to increase customer footfall in stores, helping to drive incremental sales and new revenues.



Faster transaction processing and easier to use

We understand the impact of delays at the check-out, and how it can affect customer satisfaction levels, store turnover, the amount of selling space needed and the number of cashiers required. Due to the scale and high transaction throughput of Tier 1 retailers, every fraction of a second saved results - quickly - in massive financial savings. CPU processing speed is the most significant factor in delivering fast transactions, and that is exactly why PAX built the A35 to be so powerful, running a faster ARM Cortex A53 quad core 64/32 bit central processing unit (CPU) that supports dual process commands and processing speeds of 1.6Ghz. This latest ARM CPU is the same one used to power a high proportion of today's smartphones, so the PAX design is a good three-to-five years ahead of its time. This, along with Paydroid (Android) OS, is one of the many reasons why multi-lane retailers who select PAX decide to deploy the A35 as the upgrade of choice for their estates of legacy PINpads.



In a multi-lane environment, the consumer is required to have a more direct interaction with the payment device (when compared to an SME merchant environment). That is the reason PAX incorporated a larger screen, at least 14% bigger than our main competitors. Our 4-inch capacitive colour touch screen makes usage highly intuitive, ensuring faster response times, and providing customers and store personnel alike with a familiar smartphone-like user interface (UI) which reduces the number of errors that would otherwise result when there are longer customer queues. The advanced, and vivid, display also allows effective marketing promotions to be presented directly to the consumer whilst they are at the till.

Family of Android SmartPOS devices

Tier 1 retailers typically require a broad range of payment terminal models to suit the many in-store payment acceptance use cases they have to support. This will include PIN Entry Devices (PED) for use at fixed payment points; portable wireless terminals for queue busting, assisted selling, price & inventory lookup and at in-store restaurants & car parks; desktop terminals for customer service desks and franchise outlets; unattended modules for use within self-service kiosks.

To serve the above needs, PAX offers large retailers the widest possible range of Android SmartPOS devices, on which a unified payment application can be run:

- [A35](#) retail PINpad upgrade
- [A920](#) portable wireless SmartPOS
- [A77](#) & [A50](#) MiniPOS devices
- [A800](#) & [A80](#) desktop SmartPOS
- [IM30](#) Unattended Payment Terminal (UPT)
- [E-Series](#) SmartECR
- [SK-Series](#) SmartKiosks



Because this family of models can run the same software, support a standard interface, and share certifications, they offer tremendous flexibility, consistency, simplified estate management and back-office administration, and of course huge cost savings.

Recognising the needs of North American multiline retailers for extra-large landscape orientated displays to support large amounts of customer data entry and signature capture, PAX also offer the Aries series of

models, with optional graphometric signature & storage capabilities to cater to such demand in parts of Southern and Eastern Europe.

Improved management capabilities for multi-lane retailers

A critical requirement of Tier 1 retailers is to have centralised control of all devices throughout their estate, and access to the latest management information & analytics. [MAXSTORE delivers these capabilities and introduces new possibilities.](#)

PAX products are designed to support many innovative capabilities that are helping drive customer acquisition, retention, and operational efficiencies. For example, the A35 comes with a front facing camera to allow QR codes to be read for marketing coupons or to access alternative payment methods. UnionPay, Alipay, and WeChat Pay are supported to meet the growing number of Chinese travellers. Customer loyalty and charity donation applications, just to name a few VAS apps, can be downloaded from MAXSTORE.



We recognise the importance of the omni-channel concept for Tier 1 retailers, and as such PAX supports a broad range of cross channel user journeys and transaction types including, but not limited to, Buy Online Pickup In-Store (BOPIS), Click & Collect, and Return instore.



A range of product accessories, such as pole mounts and security tethers, can be matched to the A35. This model also supports Power Over Ethernet (POE), meaning the device can be powered through the Ethernet

port, removing the need to find a spare power socket and additional network data point at each till point. In some large Tier 1 deployments, interfacing additional data and power points at every checkout lane - and doubling up on switch ports on network infrastructure - is an expensive exercise, often costing more than the actual investment in payment devices.

Tier 1 retailers are increasingly supplementing their fixed location payment points with mobile acceptance devices that can offer a queue busting - or “endless aisle” - customer ordering facility. We can support this need, and the [PAX A77](#) with integrated barcode scanner as well as E600 Mini are some of the most popular models for these types of requirements.

The PAX perspective

In conclusion, Tier 1 retailers have a series of specific needs when selecting payment acceptance devices. Thanks to the large investments we have made in recent years, we are now well placed to meet these requirements.

[Security is PAX Technology's number one corporate priority](#), and our advanced capabilities can protect your brand and customers. All PAX products are fully certified to all the latest international standards.

Readers will increasingly be interacting with PAX devices as part of their personal retail shopping experience, as PAX Android SmartPOS have quickly become the payment terminals of choice for SMEs. Now is the right time to learn about the advanced capabilities which PAX have introduced for multi-lane retailers. Taken individually, these features may appear small, but collectively they deliver tremendous value and cutting edge differentiation over traditional Linux PINPads. Our advanced estate management platform, MAXSTORE, combines with our large portfolio of payment acceptance devices to deliver unrivalled performance, user experience, operational flexibility, administrative savings, marketing opportunities and lower total cost of ownership for businesses that partner with PAX.

The global PAX community looks forward to discussing with you the value we can deliver from our advanced products and services. Please do get in touch to arrange a conversation and demonstration.





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