From **POS** to **POI**:
The transformation of **payment** devices to customer **interaction points**

TRANSACTION SYSTEMS

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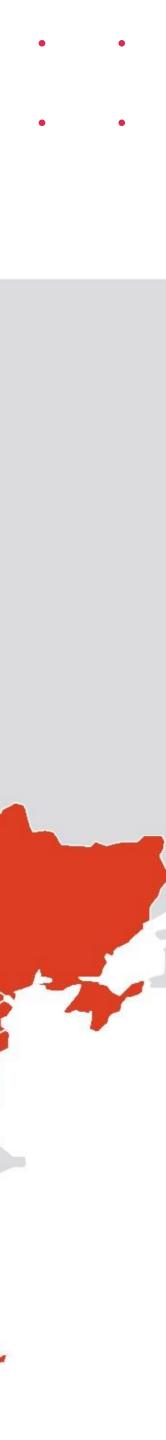H-1095 Budapest, Soroksári út 48| Hungary

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Who we are

- **A Budapest/Hungary Headquartered provider of e-payment solutions across 25+ countries of CSEE**

- 20+ yrs of leadership in the e-payments market

- Master Distributor of PAX Technology for CSEE

- **More than 700.000 POS terminals already deployed**

- **Offering the entire HW/SW/services value cycle across the region**

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The Changing Landscape of Payment Acceptance Infrastructure

"Όλα τριγύρω αλλάζουνε,
και όλα τα ίδια μένουν,

Greek Folk Song

The Future of Payment Acceptance

- Many of us try to predict what the future of payments acceptance will look like.

- Many argue the physical POS will eventually die and disappear, replaced by Tap-on-device SW or SoftPOS

- Many argue that person to person transfers or direct transfers is how we will pay in the future

- Many argue that biometrics is the future of payments acceptance

- But while all these predictions might be correct, they lack the "time" dimension, i.e. WHEN this will change in big scale?

Guessing the Future

" The future of payment acceptance will most probably be strongly SW-based.

" Sooner or later advanced biometrics will also play a major role (like the example of the TenCent palm-vein pilot in China)

" BUT: nobody can reliably put timelines to the massive adoption of these "revolutionary" changes

**The key topic for our market today is:
How do we maximize usability, performance and convenience on today's payment acceptance infrastructure, while we are experimenting with the future?**

The biggest change over the last 10 years....

⟆ Android-O/S-based POS terminals are the most important change in our market over the last 10 years:

- Multi-app by default
- Open to integrations
- Easier to use
- Easier to manage remotely

⟆ In fact, you can run most of the SW a merchant needs at the shop, over a simple Android POS terminal!

From
Point of Sales (**POS**)
to
Point of Interaction (POI)

What if all you need on the counter is a POS terminal?

" Running payments, but also ERP and ePOS, loyalty, fiscal, store management etc. on a single device

" With thousands of merchant-oriented apps to choose from

- Selling & Transaction Processing
- Customer Engagement, Retention & Rewards
- Ticketing & Validation
- Access Control & Monitoring
- Healthcare Services
- Booking & Scheduling
- Device Management, Logistical Services, and Analytics

" With one-click addition or deletion of apps

" With seamless interfacing to other systems

What is a "Point of Interaction"?

A device that allows customers to perform way more than just a payment transaction at the POS device

And what if the "POS terminal" can be several different devices and form factors?
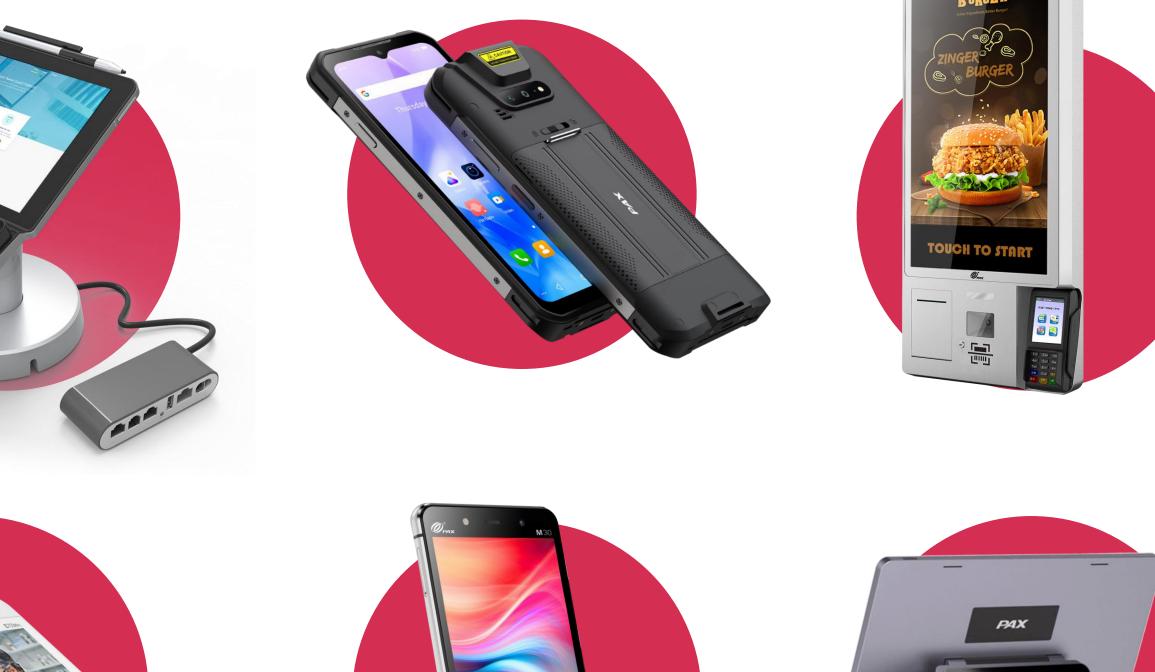
- ECR

- Kiosk

- PDA

- Payphone/SmartPhone

- PayTablet

- miniPOS

- Signature pad
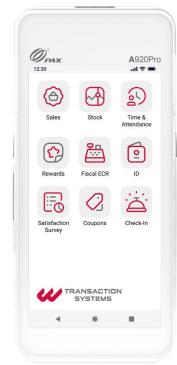
Defining POI (Point of Interaction)

- Multiple transactions:
  - **Payment**
  - **Loyalty**
  - **Ordering**
  - **Fiscal etc etc**

- Multiple device from factors
  - **POS terminal**
  - **ECR**
  - **Kiosk**
  - **Tablet etc**

- Advanced back-office platform
  - **TMS +**
  - **App marketplace**
  - **Messaging**
  - **Real-time monitoring**
  - **Remote access etc**

- Customer engagement
  - **Second screen**
  - **Customer input**
  - **Multiple media for interaction**

- Interaction between acquirer to merchant
  - **Reports and statistics**
  - **Messaging**
  - **Streamlined troubleshooting**

- Adjusted to merchant's needs in terms of
  - **Form factor**
  - **Cost**
  - **Interface**

- Addressing all types of payments
  - **EMV PCI and/or SoftPOS**
  - **All issuers**
  - **Wallets**
  - **P2P and instant payments**
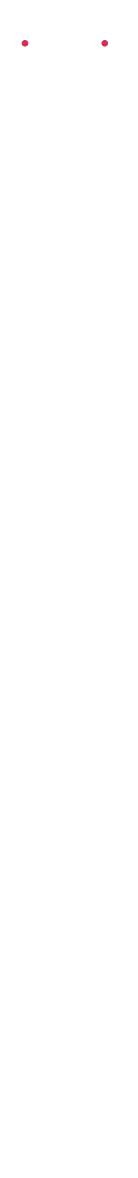 - **QR payments**

Key Lesson: One size does NOT fit all

- Every merchant has different needs in terms of device form factor, SW capabilities etc

- So modern PSPs and acquirers need to give merchants a wide range of device choices and a flexible SW environment

- Device requirements of CEE market vary from low-cost standard terminals to ECRs with built-in card acceptance and retail kiosks, and PSPs / Acquirers need to address these requirements…

BUT:

- You need to have multiple devices running the same SW and kernel, to avoid costs and complications

- You need a strong, flexible, advanced back-office platform for device management and app management

- You need to work with POS devices that are future proof
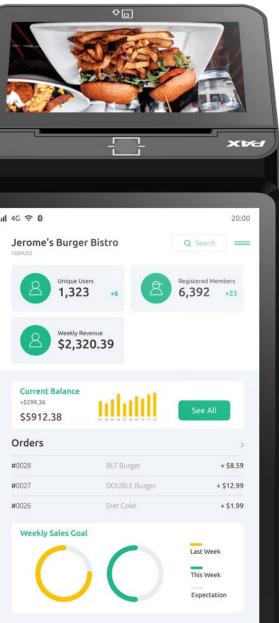
Our offering: PAX HW

- **From the leading POS vendor globally**

- **From the company who introduced Android POS to the global market**

- **With more than 60 models to choose from, but all running the same SW with the same EMV kernel**

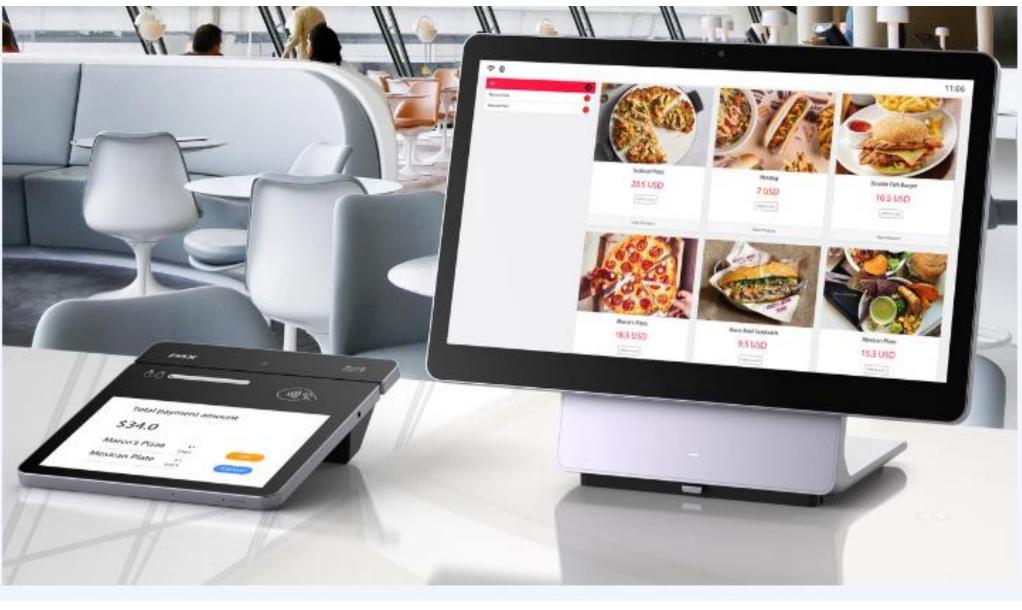- **Powered by MAXStore, the industry leading TMS and app marketplace**

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2024.

Thank you

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