

From Evolution to Execution: Modern Infrastructure For Next Level Retail Payments

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C.E.O. Central South and Eastern Europe

Who We Are

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

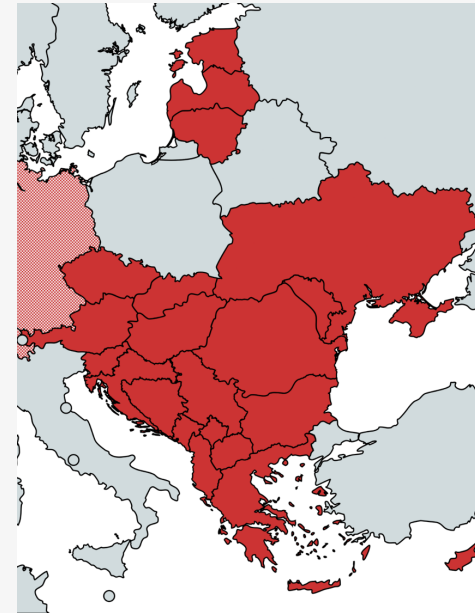
20+ yrs of leadership in the e-payments market

Master Distributor of PAX Technology for CSEE

More than 1.000.000 POS terminals already deployed

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

Let's Start



years of
continuous
growth

20+

countries

25

The payments landscape

Market trends and “hot topics”

1. Fiscal and governmental regulations
2. Non-Scheme payments
3. SoftPOS vs EMV
4. Android’s promise and the reality
5. The future – today

Fiscal and governmental regulations

- ▀ Across Europe, countries are implementing fiscal rules and regulations
- ▀ Mandatory connection of the Point of Sale to the tax authorities
- ▀ Gradual replacement of all legacy ECR systems
- ▀ Simultaneous forced replacement of POS systems
- ▀ Variance between countries, no universal approach

Non-Scheme payments (A2A, P2P, wallets, instant payments etc)

- The basis of an electronic payment is the secure transfer of funds from the bank account of the customer to the bank account of the merchant!
- Tens of different “methods” and “ideas” try to re-interpret this simple truth.
- Most of them fail to take into consideration the transaction flow and ease of use, resulting in funny rollouts...
- Most of these new ideas are only fueled by regulatory and institutional pressure to take away business from the schemes...
- But at the end – it is still a consumer’s choice how to pay

SoftPOS vs EMV

- ▀ The initial promise of SoftPOS has failed to materialize
- ▀ However, SoftPOS found an ideal ground for growth in the ever-expanding need for all-in-one multi-app deployments
- ▀ PCI 7.x tries to bridge the gap: why it is “either/or”?

Android's Promise and the Reality

- Android terminals were introduced on the promise of multi-app deployments
- But the industry has not fully delivered on these promises, because:
 - Traditional PSPs and acquirers lack the structure and eagerness to facilitate multi-app
 - Many POS vendors have weaknesses in SW and management platforms which are bottlenecks to multi-app growth and deployment
 - 3rd party SW vendors reluctant to cooperate
- So today, our industry is utilizing only a part of what the Android migration offers

The POS Infrastructure for the Future

What will the payment devices be like in the future?

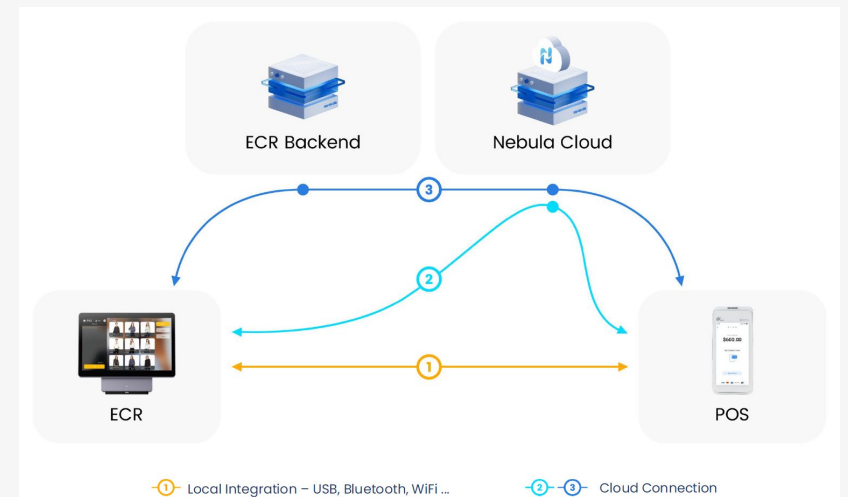
The future will be All-in-One

- Payment devices which will also carry at minimum ECR functionality, fiscalization SW plus acceptance of multiple payment types
- While allowing easy 3rd-party SW integrations (loyalty, bill payment, age verification etc)



This requires:

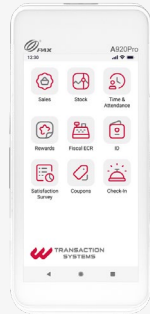
- state-of-the-art HW
- Advanced back-office platform
- Proper SW environment for 3rd parties



Defining the POI (Point of Interaction)

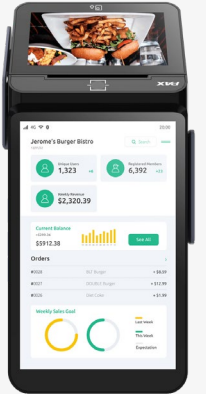
- **Multiple transactions:**

- Payment
- Loyalty
- Ordering
- Fiscal etc etc



- **Customer engagement**

- Second screen
- Customer input
- Multiple media for interaction



- **Multiple device from factors**

- POS terminal
- ECR
- Kiosk
- Tablet etc



- **Interaction between acquirer to merchant**

- Reports and statistics
- Messaging
- Streamlined troubleshooting

- **Advanced back-office platform**

- TMS +
- App marketplace
- Messaging
- Real-time monitoring
- Remote access etc














- **Addressing all types of payments**

- EMV PCI and/or SoftPOS
- All issuers
- Wallets
- P2P and instant payments
- QR payments



What if all you need in 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 and Transaction Processing
 -  Customer Engagement, Retention and Rewards
 -  Ticketing and Validation
 -  Access Control and Monitoring
 -  Healthcare Service
 -  Booking and Scheduling
 -  Device Management, Logistical Services and Analytics
-  With one-click addition or deletion of apps
-  With seamless interfacing to other systems



The Future of the Dual Screen

- Adding a 2nd Customer Facing Display to the payment device for:
 - Amount Verification
 - Customer interaction
 - Customer Input



Litchi



A8700



A920Pro



A950

The Future will include both PCI GMS devices in multiple form factors



The future will need a strong back-office platform



MAXStore is the defacto industry standard for managing Android POS and Android devices

MAXSTORE

Global Deployments

100+

Countries &
Regions

17M+

Devices
Connected

18K+

Business
Apps

5K+

Enterprise
Developers

Product Panorama



Business Intelligence



A new era of device & data management



Remote Assistance



Key injection



Customize Launcher



Smart Adapter



Online App Scanning



One Platform, Limitless Control



Messaging Service



App Monitoring

SKYHOOK^o

Geolocation



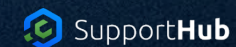
Seamless Digital Receipt



Intelligent FAQ



Advertising Distribution



Customer Support



Device Security Inspection

The Future of POS

Where we believe the POS market is heading

Key predictions

- There will always be the need for a “payment device” at the merchant checkout.
 - This device might have multiple forms, but it will identify as a payment device
- The separation between “SoftPOS” and regular EMV devices and apps will be eliminated
 - Within the next 5 yrs or so, all POS terminals will be using native Android O/S, will connect to Google Play, and will be GMS certified
 - Security will be mostly SW based and AI-assisted
- The role of acquirers will be altered, as a result of governmental intervention, direct-to-scheme acquiring models, and evolution of new payment methods
- HaaS model will grow for payment devices, bundling multiple forms of services together with HW subscriptions
- Many of the current POS vendors will disappear or merge (aided by the supply chain crisis)

Thank You for Your Time



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