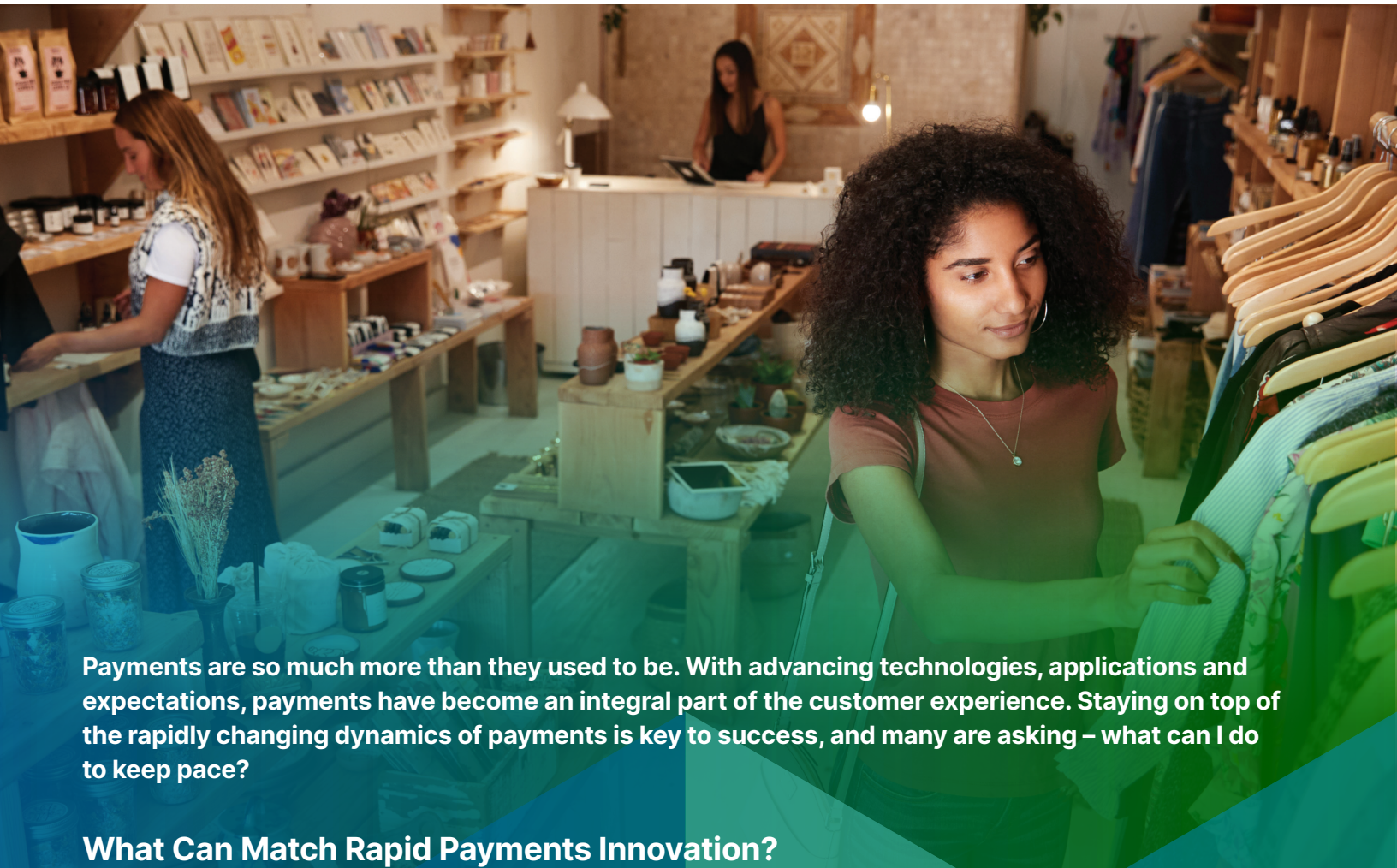# Unlock the Future of Payments with the Android Platform

What you really need to know to get the most out of your Android Smart Point-of-Sale

Payments are so much more than they used to be. With advancing technologies, applications and expectations, payments have become an integral part of the customer experience. Staying on top of the rapidly changing dynamics of payments is key to success, and many are asking – what can I do to keep pace?

What Can Match Rapid Payments Innovation?

Standing the test of time, Android™ payment solutions and the Android platform have emerged as adaptive enablers in an era of evolving payments. Android modernizes payments, bringing a range of powerful applications, tools and functionalities to enhance the customer journey, which in turn drives revenue and loyalty for the merchant.

But one common misconception people have around Android is that the devices are what make the solution so impactful. The reality is that the devices are one component of a much larger commerce platform. **With the Android platform, endpoint devices get smaller and smarter, functionality gets bigger, and payments are connected seamlessly across the physical POS, software and the cloud.**

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Android Platform

- Smart POS
- Payment applications
- Estate and security management
- AXIUM OS
- Business enablement
- Customer care

While payment devices deliver on customer experience, looking at just the physical endpoints is a limited scope. Understanding the payment platform holistically – the benefits, accompanying suite of services, applications and how it fits long-term needs and strategies – broadens the investment to a wide range of possibilities.

But Wait, How Does the Android Platform Improve the Commerce Experience?

The Android platform is so much more than just the smart POS. Through a varied suite of business and payment services and applications, this complete and rich platform enables a new world of commerce. Integrated functionality and services for Android ranges from a cloud-based infrastructure, to the Android software to the POS devices themselves.

Upfront are the high-performance smart POS devices, designed to take up less counter space, enable mobility throughout the store and provide a modern, digital payment experience. When designed properly, the interface is laid out for ease-of-use, taking advantage of the familiar Android 10 software that provides an intuitive customer experience. It also brings innovation to a market that has often been dominated by closed systems. The Android POS solution provides merchants easy access to vetted, secure third-party applications. These applications can be developed on Android's open APIs, allowing for downloads from the app store or development of personalized applications.

In this system, multiple players in the ecosystem, including processors, ISOs, ISVs, gateways, and developers can distribute their apps more widely by taking advantage of conventional and market-specific app stores. This enables an ecosystem that allows for more options, and connects merchants to a wider array of applications, content and media.

From the ISV, ISO and Gateway perspective, the Android open architecture creates an excellent way to provide better services to merchants through apps for value-add business applications, real-time analytics, surveys or integrated loyalty. Payment providers can create their own application stores, their own catalogues of apps and distribute them in a few clicks or include third-party partner apps under their umbrella of offerings. And for merchants, it's an excellent way to provide a personalized, modern checkout experience to customers.

Key services at the core of the platform include estate, application and security management. Payment security is top-of-mind for merchants across every segment, and with remote key injection and point-to-point encryption, the platform follows stringent payment industry standards for the ultimate security and compliance. With scalable controls, it is also easy to organize, manage and monitor entire fleets of terminals and ensure everything is functioning in a way that meets store needs. Using the platform, it is simple to deploy on-demand software upgrades, applications, terminal refresh options and the activation of additional payment methods.

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A Fully Integrated Platform

Android Smart POS
High-performance devices that streamline payments in a modern, digital way.

Android 10 Operating System
The Android OS leverages a number of software packages and professional services that enable quick and seamless development and deployment.

Payment Applications
A comprehensive portfolio of payment and device management applications to achieve your technology ambitions.

Business Enablement
Android also allows for smooth integration of business applications with a large set of APIs and seamless deployment.

Estate, Application & Security Management
Security and management controls deployable across the fleet of devices.

What Makes Android Stand Out?

While Android delivers value at the device level, the platform as a whole offers a range of opportunity. First and foremost, Android boasts a larger developer network and more familiar user interface than any other mobile POS solution. This makes it accessible at all levels of the supply chain – from ISVs, to VARs, to merchants – and makes it possible for simple usability and customizable improvement along the way.

Understanding that this value can expand to the whole platform is critical to getting the most out of Android for payments. With this in mind, the most successful merchants will take advantage of the fact that this is a constantly evolving platform that can future-proof their business. With adaptable elements designed to better the customer experience, this platform is well-equipped to handle any and all changes ahead. Android leaves room for further advancements, allowing for the development of new apps, the deployment of mass software updates and the support of innovation from all sides.

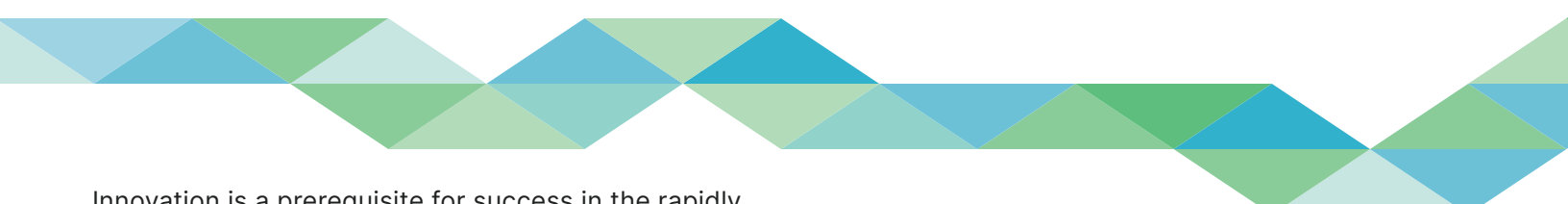## Unlocking the full potential of Android for the new world of payments and commerce.

Pulling ahead of the competition means exceeding customer expectations, adding value wherever possible, running an efficient business operation and staying on top of payment trends as they happen. With Android, being ready for the future is easy.

Taking Full Advantage of Android

Merchants of all sizes are increasingly under pressure to do more with the technology they have to exceed customer expectations. This means accepting all payment methods, adding value at checkout, servicing customers in-aisle, managing operations seamlessly and so much more.

As an adaptable platform, Android can fulfill demand for increasingly important business and vertical applications like loyalty/payment integration, on-demand inventory checks, and order and delivery management. It's designed to be flexible for needs as they change – a key underpinning in adapting to new technologies as they emerge.

According to a recent PYMNTS study, **80% of smaller businesses** said innovation is key to generating sales.

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Innovation is a prerequisite for success in the rapidly changing retail landscape. Finding solutions that support constant innovation can be a challenge – tight budgets can often leave smaller merchants with stagnant and aging technology. To stay competitive, it's necessary to invest in solutions that will remain adaptable in the face of changing needs, uses and loads, and can reduce the frequency of technology upgrades each year. Android provides the flexibility, modularity and support necessary to stay on top of the latest trends, offer the latest features to customers and deliver on business efficiency and customer experience.

Because of its modularity and customization options, the Android platform has its place with merchants of all sizes. And for small to medium-sized businesses (SMBs), it enables them to provide the same high-quality customer experience as larger merchants in a way that better fits their business.

The Android platform provides the unique opportunity to add features as you go – not all costs need to be upfront, nor do features need to come in a package.

Merchants can pick and choose what they need, when they need it via as-a-Service licensing. When they want to enable new features, they can deploy upgrades through the cloud to all their devices, utilizing an ongoing service to continually innovate and add to the customer experience.

ISVs, VARs, ISO's, Gateways and processors can also work to tailor offerings to the merchant at multiple levels. Where software and applications used to be static and subject to vendor lock-in, Android provides an open architecture that allows for third-party application development. This means that ISVs and VARs can add on third-party applications through the Android platform that enhance the customer experience. They can also work directly with merchants to equip them with better, personalized tools for success, adding their own innovation to the platform.

Android Innovation Checklist

✓ **Empower merchants to grow and reinvent their business**

✓ **Enrich offers with value-added services**

✓ **Enable a digital experience using a flexible platform**

✓ **Increase the monitoring and security capabilities of device fleets**

Looking Ahead

The Android platform we know today is just the start. With numerous benefits, this platform is the cornerstone for innovation down the line. As merchant needs for payment technology and applications that run business more effectively evolve, the Android platform provides a living hub for technology to expand and meet these needs.

To take full advantage and future-proof the investment in Android, it's essential to look at the platform as a whole. How can each element of the platform be leveraged to better business, and keep pace in the rapidly changing payments space? With these questions answered, investing in Android today means benefiting not only upfront, but from the innovations to come.

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