

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

# AXIUM, enabling the new world of commerce

## The new world of commerce

As a post-pandemic era dawns, business owners understand that the needs and expectations of consumers have changed. They are used to payment methods that do not require physical interaction, and they spend ever more of their lives in the digital world. They increasingly demand secure, fast and easy ways to pay, wherever they are and however it suits them.

Today's merchants need to embrace new forms of payment methods like QR-codes or contactless/mobile wallets. They also need to rethink the buying journey to attract consumers through services like Click & Collect. Even smaller, merchants need to benefit from powerful monitoring tools that, in the past were only available to large retailers.

## The evolving payment landscape

All stakeholders, from banks to Fintechs, need to differentiate and deliver more value in a disrupted and highly competitive environment. Those that manage terminal estates need to keep up with security requirements in a very regulated payment ecosystem, control their costs, monitor their fleet and deploy new services to terminals quickly and easily.

## Android: the digital enabler

As mobile devices proliferate and more sophisticated back-office services move to the cloud, Android has become an important part of the digital transformation of businesses. Boasting a larger developer network and more familiar user interface than any other mobile operating system, Android brings a great user experience and a huge pool of skills to the world of commerce.



**Banks and Acquirers**

**Merchants**

**Independent Software Vendors and Fintechs**

The AXIUM platform includes a Smart POS range and runs entirely on Android10, opening up access to a portfolio of payment applications, APIs for easy integration of value-adding applications, and an application delivery platform.

The AXIUM platform also leverages the turnkey services we have developed and continuously improved over the past 40 years such as estate management, maintenance and customer care.

# AXIUM: a complete, integrated platform



## Smart POS

High-performance to extend the digital experience for small merchants and retailers.

## AXIUM Operating System

The Android operating system eases and speeds up your own developments with a range of software packages, professional services to help your teams and a customizable user interface.

## Payment applications

The most comprehensive portfolio of payment and device management applications combined with Ingenico expertise to cover all acceptance methods and use cases.

## Business enablement

Smooth integration of business and payment applications with an API that provides seamless deployment through Ingenico Estate Manager.

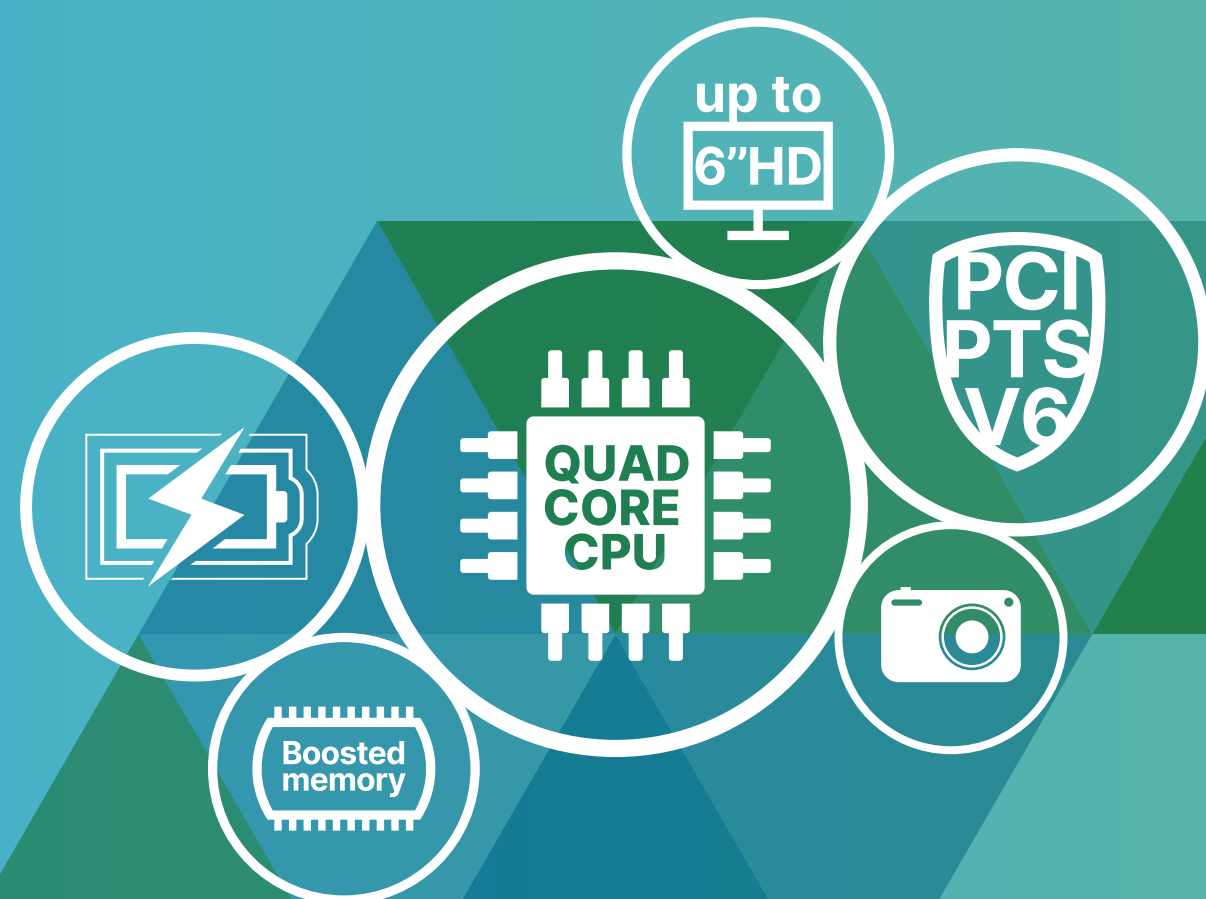
## Estate & security management

The uncompromising security of the card payment industry combined with the additional controls you expect from the mobile world via Mobile Device Management (MDM).

## Customer care

A la carte support, repair and maintenance services to maximize your terminal uptime.

# Performance and digital experience for everyone. Choose your smart terminal



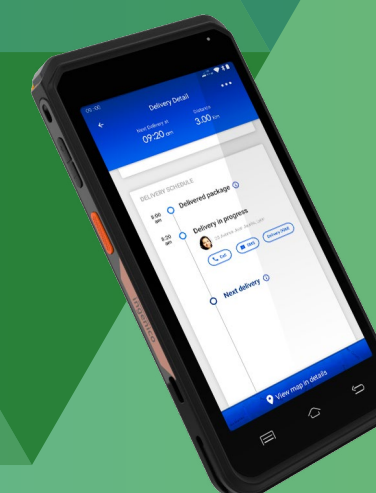
## AXIUM DX8000

In-store and mobile payment with printing for Small & Medium Businesses



## AXIUM EX8000

Mobile payment with bar code scanning for large retailers and vertical segments



## AXIUM EX6000

Mobile payment for Small & Medium Businesses on-the-go

Introducing a new range of Android devices to meet a variety of needs from small merchants to the largest retail environments. The combination of the Android operating system and a high definition screen creates a user-friendly interface, while the extended memory and Android 10 enables the most recent business apps. A long-lasting battery, multi-connectivity and compact shape make them suitable for any mobile business cases, and they are designed to accept all payment methods, including QR code and barcode scanning.



# Create value-added services for your merchants



## AXIUM Operating system

Our implementation of the Android operating system brings a security layer that is compliant with PCI PTS and enables constant security updates. It also encompasses critical payment functionalities such as payment kernels, global on-terminal APIs and EMV L1 and L2 approvals and maintenance. We give developers and estate owners the tools to develop and rapidly implement any Android payment application to cover all payment use cases, reducing time to market.

## Payment applications

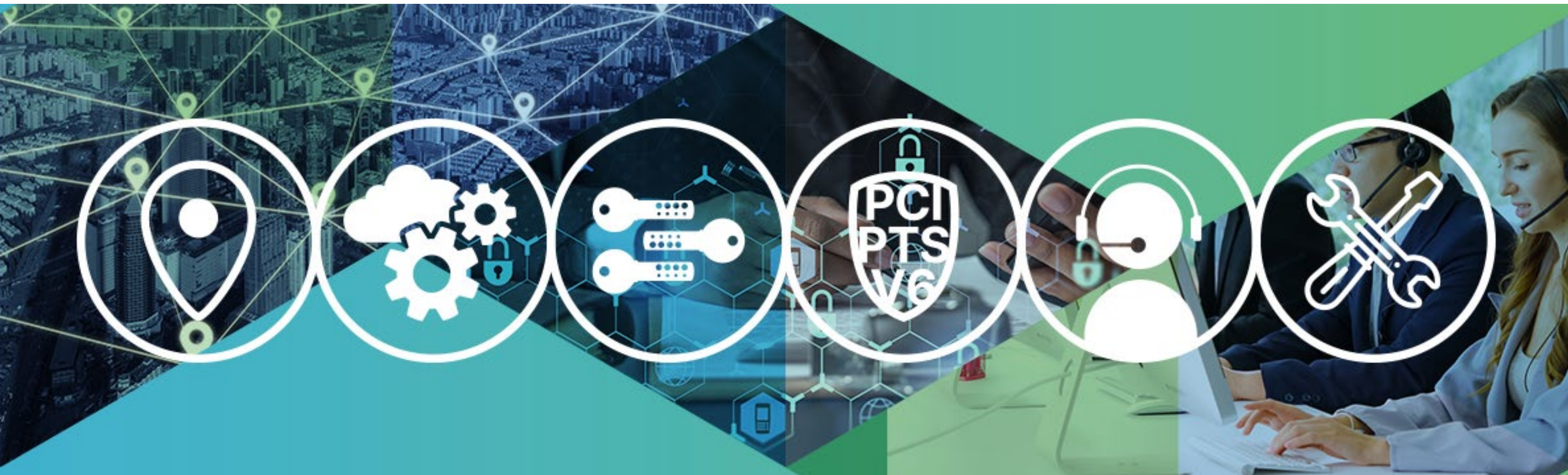
Our dedicated teams will support you as you develop new payment applications. Thanks to the modularity of Android, our global Android Competency Center, and expertise gained from developing thousands of payment applications over 4 decades, we can help you to achieve your technology ambitions quickly and safely.

## Business enablement

With AXIUM, the wide Android developers' community can easily implement any business application. Our dedicated set of APIs allows a single integration with the payment world for all devices. Payment providers can create their own application stores, their own catalogs of apps and distribute them in a few clicks, so that merchants can select only the apps you want to offer on their terminals.



# Increase the monitoring and security capabilities of your terminal fleet across its lifecycle



## Estate and security management

The cloud-based estate management solution allows you to organize, manage and monitor your fleet. By capitalizing on Android's Mobile Device Management (MDM) capabilities, you can not only track every device anywhere in the world, but also use geofencing to ensure your terminals are where they should be at all times. Remote key injection and point-to-point encryption (P2PE) ensure that your estate always complies with the latest regulations and standards.

## Customer care

Peace of mind comes as standard with Ingenico customer care services that can be either as needed or as a part of a complete Terminal as a Service package. You choose how we support your business – from a la carte services all the way to a fully-outsourced service, from consulting and design, through repair and maintenance, to end-of-life management.



# Banks, Acquirers, ISVs and Fintechs: enrich your offer with value-added services



## Integrate payments with business solutions

- With our extended set of APIs, simplify the integration of your business applications to create the most compelling checkout experience before, during and after payment.
- Access our developer portal and leverage our SDK and software suite for best-in-class integration and fast-to-market payment and business applications.

- Create your own catalog of applications for fast deployment of your business apps to your merchants.
- Benefit from our global presence and payment expertise to eliminate payment complexity, and capitalize on our integration and certifications with the largest network of acquirers to quickly grow in your market and beyond.

## Manage your estate and its security

- Easily and efficiently manage the lifecycle of your terminal estate with on-demand software upgrades, terminal refresh options and the activation of additional payment methods.
- Monitor your mixed fleet of terminals with one single platform.

- Get more predictable costs and a scalable set of services by transitioning to our as-a-service licensing and delivery model.
- Integrate our flexible security tools, so that they are adapted to your terminal estate and processes.

# Help your merchants to grow and reinvent their business



• Merchants can feel confident and ready to shift to the new world of commerce, taking advantage of Android smart design and a large screen that allows them to accept any payment method, from cards to mobile wallets or QR codes.

• With Android, they can access a broad set of business applications on demand to better serve their customers; such as digital receipt management, customer loyalty, couponing or financing. Through powerful vertical applications, they can better drive their business by connecting the payment device directly to their accounting or inventory systems, and monitoring their business through analytics and reports.



# Ingenico, your trusted partner in shaping the future of payments

The AXIUM platform is backed by the expertise,  
knowledge and reliability of our global teams.



[www.ingenico.com](http://www.ingenico.com)

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