

ingenico

Preparing the Point
of Sales for AI

Next-Gen AXIUM



Anna

Next-Gen AXIUM and the Future of AI in Payments

Artificial intelligence is rapidly reshaping how businesses operate. Across industries, it is improving operational efficiency, strengthening security, and enabling more context-aware interactions with customers.

In payments this transformation is beginning to reach the point of interaction between merchants and consumers, the payment terminal.

Traditionally terminals were designed to execute transactions securely and reliably. Today commerce environments require more. Payment devices are expected to integrate with digital services, support intelligent operations, and contribute to smoother customer experiences.

This shift is changing the role of the terminal. It is no longer only a transaction endpoint. It is becoming a connected interaction point within the broader commerce infrastructure.

Next-Gen AXIUM was designed with this evolution in mind. Its architecture allows payment terminals to interact seamlessly with advanced digital services and emerging AI capabilities.

For this reason Next-Gen AXIUM terminals are AI Ready.



Where AI Runs, and Why It Matters

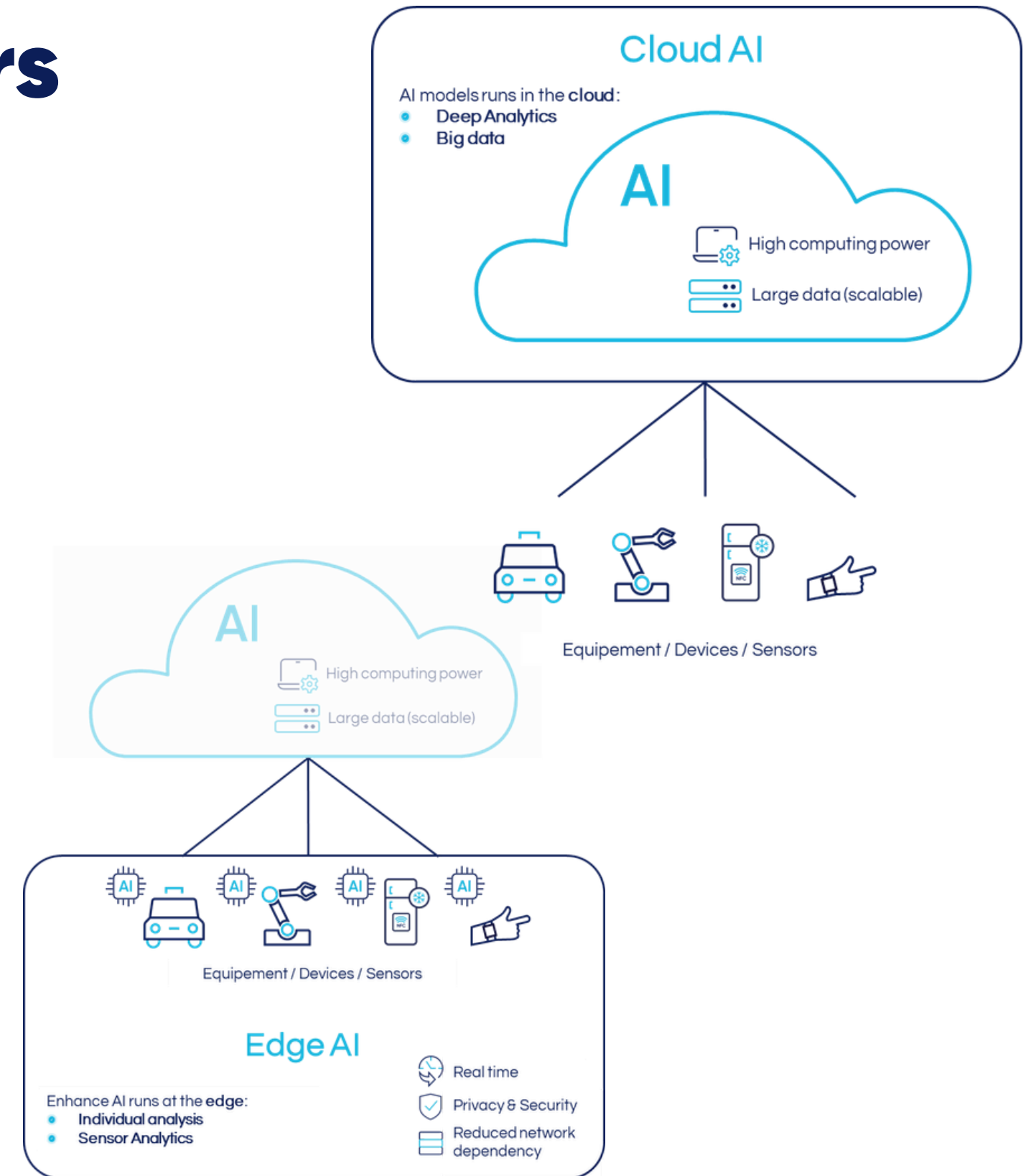
Artificial intelligence within payment ecosystems operates across two complementary environments, cloud platforms and edge devices.

- **Cloud environments** provide the scale required to train and operate complex AI models. Tasks such as advanced analytics, conversational systems, and large language models benefit from the processing power and aggregated data available in centralized infrastructure.
- **Edge environments** operate directly within devices such as payment terminals. Processing locally allows systems to respond immediately during sensitive interactions and supports situations where reliability and privacy are essential.

The most effective architecture combines both environments. Cloud systems manage large-scale processing and continuous model improvement. Payment devices deliver intelligence directly during real-world interactions. Information generated during these interactions can then be used to improve models in the cloud.

This hybrid architecture combines the scale of cloud intelligence with the responsiveness required at the point of payment.

Next-Gen AXIUM has been engineered for this hybrid future.



Why Next-Gen AXIUM Is AI Ready

Next Gen AXIUM terminals are AI Ready. Their architecture enables seamless integration with cloud based AI services while preserving the responsiveness expected at the point of payment.

Instead of relying on specialized AI hardware components such as embedded GPUs or neural processors, the terminal functions as a secure and responsive interaction point connected to intelligent cloud platforms.

Heavy computational tasks such as model inference, advanced analytics, or conversational services are executed in the cloud. The terminal acts as the execution environment where intelligence is delivered to merchants and consumers. This architecture allows AI services to be introduced without requiring merchants to replace their existing payment hardware.

In practical terms, AI Ready means that Next-Gen AXIUM terminals can connect securely with external AI services and support capabilities such as conversational assistance, operational analytics, contextual recommendations, and intelligent commerce services.

Certain hardware configurations may also support lightweight local AI processing for time sensitive tasks. The central principle remains the same. The terminal is designed to integrate with a broader AI ecosystem that combines cloud intelligence and real time device interaction.



AI Ready Devices for the Next Wave of Commerce

The integration of AI into payment devices is expected to evolve over-time.

- **The first stage focuses on AI Ready infrastructure.** In this model, terminals connect securely to cloud based AI services that deliver intelligence through external platforms.
- **The second stage introduces hybrid AI architectures** where certain capabilities operate locally on the device while cloud systems manage large models and training processes.
- **The third stage may introduce deeper on device intelligence** supported by dedicated AI hardware. These capabilities could enable advanced functions such as computer vision, voice interaction, or biometric recognition directly within the terminal.

Next-Gen AXIUM is designed to support intelligent capabilities directly on the device:

- **Fast, local intelligence :** On device processing enables real time responsiveness, reduced dependency on the cloud, and stronger control over sensitive data.
- **More natural customer interactions :** Advanced audio capabilities support future assisted and conversational experiences, even in busy, real world environments.
- **Vision enabled services :** Integrated camera capabilities open the door to computer vision use cases that go beyond payment, supporting smoother flows and value added services.



Practical AI Use Cases at the Point of Payment

By being AI Ready, Next-Gen AXIUM enables a wide range of improvements within payment environments.

- **Intelligent checkout assistance**

Conversational services can guide merchants through transaction processes or help resolve operational questions instantly.

- **Predictive device maintenance**

AI models can analyze operational signals to detect potential device issues before they disrupt payment acceptance.

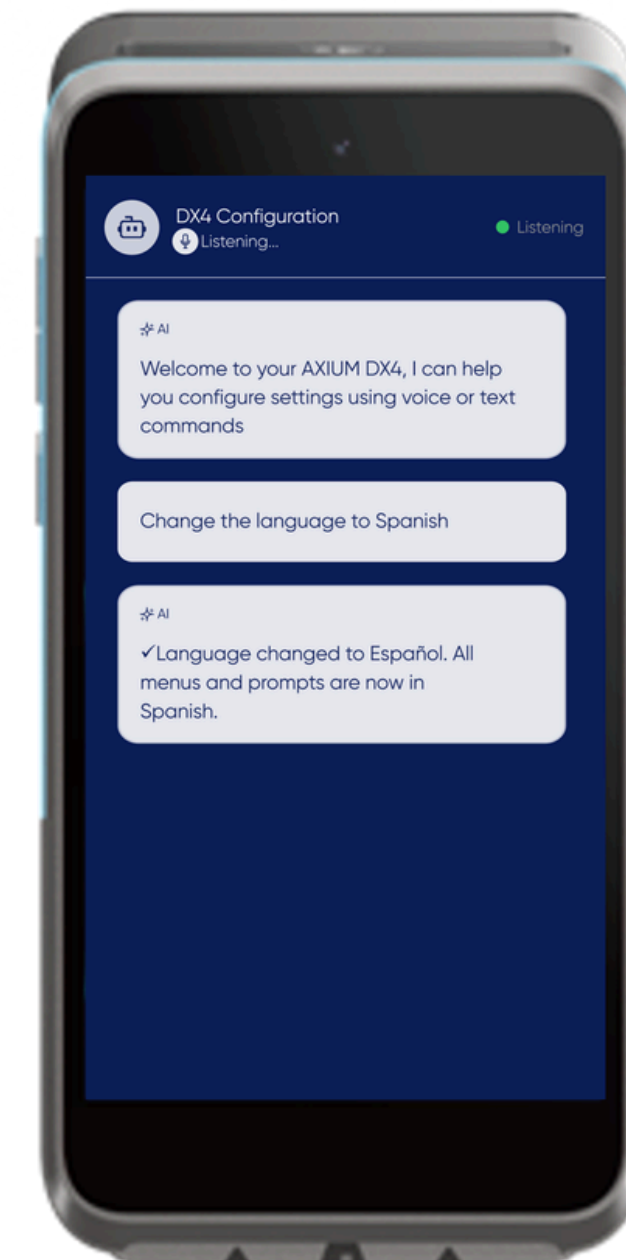
- **Contextual engagement at checkout**

Recommendation systems generated in the cloud can introduce personalized offers or loyalty interactions at the payment moment.

- **Adaptive terminal interaction**

Computer vision technologies may allow terminals to adapt their interface dynamically depending on the presence and behavior of users near the device.

These capabilities illustrate how AI can extend the role of the payment terminal beyond transaction processing and contribute to more fluid commerce interactions.



Building the Device for Intelligent Commerce

The role of payment infrastructure is expanding. It must also support intelligent services that can respond to users, context, and business needs in real time.

Next Gen AXIUM provides the architectural foundation needed for this shift. Its design enables secure interaction with cloud-based AI services while preserving the speed, reliability, and privacy required in payment environments.

By supporting architectures that combine cloud intelligence with device level interaction, Ingenico allows merchants and payment providers to introduce new intelligent services progressively.

For payment leaders preparing the next generation of commerce systems, AI-ready payment devices are the infrastructure that payments practitioners need to rely on. They make it possible to deploy intelligent services in a way that is secure, scalable, and suited to the realities of payment operations. In that context, Next Gen AXIUM provides a practical path to more intelligent payment experiences, while giving businesses the flexibility to adapt as AI capabilities continue to evolve.



AI AI ready

Moving Commerce Forward

Ingenico is the global leader in payment acceptance and services.

We support our customers, and their customers to do more with payments. Active in 32 countries, with over 3,000 employees we have been at the forefront of the commerce landscape for over four decades. Tens of millions of Ingenico devices are deployed in over 120 countries and powered by more than 2,500 applications, supporting millions of consumers every day.

Through our advanced integrated solutions and network of partnerships, we simplify the world of payments and bring value added services to move commerce forward.

