

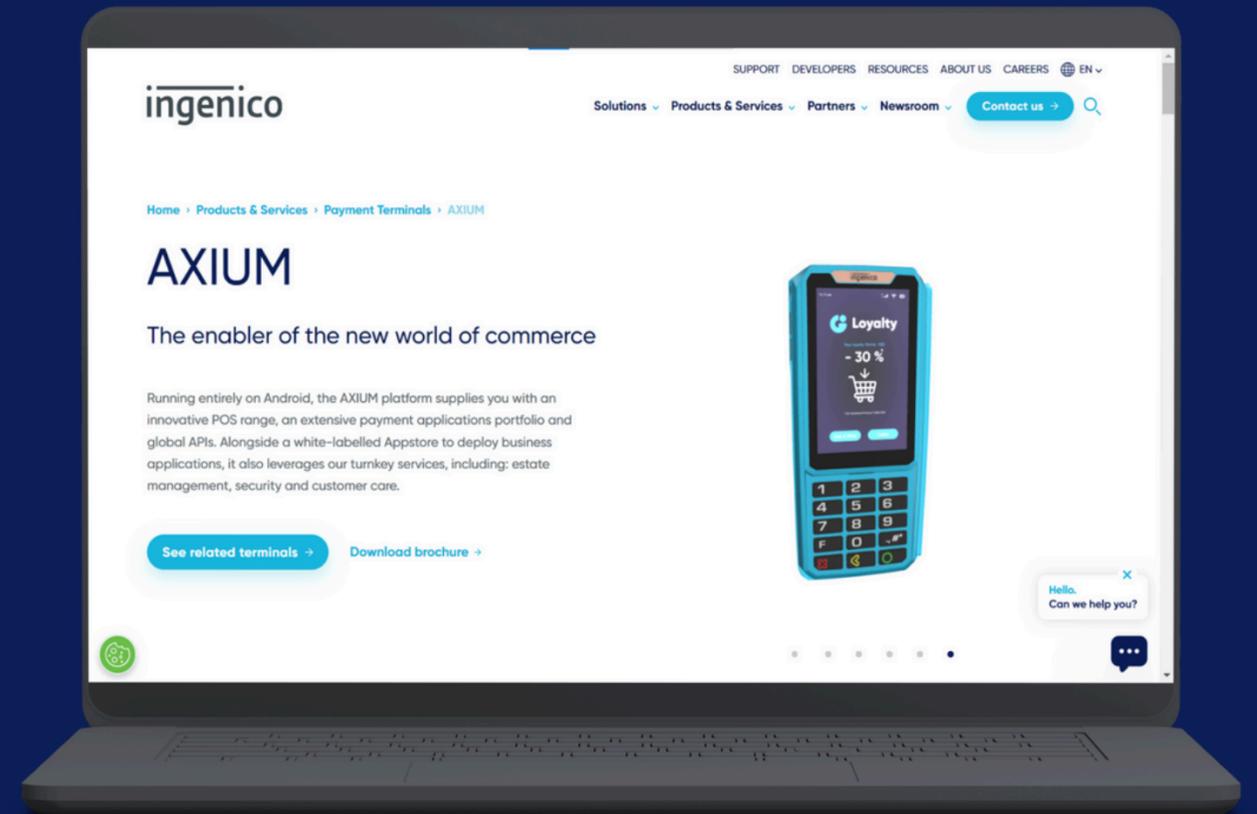
# Android Partner of Choice

Sparking Innovation in Every Transaction  
with Game-Changing Android Solutions



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 **INTRODUCTION**

In a world where payment experiences are transforming at lightning speed, Ingenico is your **Android Partner of Choice**, empowering businesses to stay ahead. Our Android-based payment solutions don't just meet the needs of today; they drive innovation for tomorrow. Across industries - from retail to transportation - Ingenico's solutions **simplify complexity**, making every transaction smoother, faster, and smarter.

Our **success stories** and **use cases** showcase how our partners have already unlocked new opportunities, building deeper connections with customers and fostering growth. With the power of Android, businesses are advancing customer satisfaction, streamlining operations, and embracing future-proof solutions.

Are you ready to spark innovation in every transaction?  
Join us in shaping the future of payments, where **each interaction becomes an opportunity to lead, inspire, and grow.**



# Android Meets Payments: Driving Innovation with Ingenico's Solutions

Business transactions are evolving at lightning speed, and Android technology has been a driving force in this transformation. For more than a decade, Ingenico has been at the cutting edge of this revolution, integrating Android into our payment terminals to provide businesses with secure, versatile, and future-proof solutions. From the introduction of Google Wallet to the seamless experience of Google Pay, Ingenico's Android-powered devices are designed to simplify and enhance the way we pay.

Our AXIUM D7 terminal, introduced in 2018, was a breakthrough in the industry, blending the power of Android with Ingenico's trusted payment technology. It allowed merchants to manage their entire business—payments, inventory, customer engagement—through a single device. And that was just the beginning.

We continued to innovate with the launch of the APOS A8, our first fully Android-powered payment terminal, which has set a new standard for ease of use, security, and versatility.

Now, as we look to the future, Ingenico remains committed to staying ahead of the curve. AI and machine learning are unlocking new ways to personalize the customer experience, while enhanced security measures ensure that both merchants and consumers can transact with confidence. Ingenico's Android-powered terminals are not just payment devices—they're comprehensive business solutions, designed to help you grow and thrive in today's fast-paced world. Are you ready to discover what's next?



[Read more on the blog →](#)

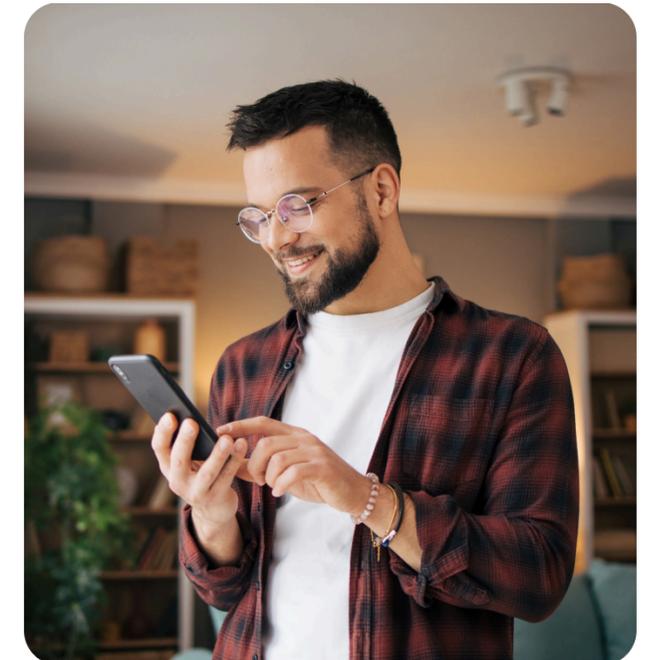
# Revolutionizing Retail: Meeting Consumer Payment Demands in 2024

As the retail landscape continues to evolve, consumer payment expectations are rapidly transforming. Retailers face the challenge of adapting to these changes, with seamless, secure, and personalized payment experiences becoming the new standard. From the rise of contactless payments to the widespread adoption of mobile wallets, today's consumers expect convenience and efficiency, whether they're shopping online, in-store, or through mobile apps.

Creating a unified payment experience across multiple platforms is crucial. The growing trend of omnichannel retailing demands that retailers offer flexible and consistent payment methods, enabling customers to move effortlessly between channels.

Additionally, with the increasing popularity of flexible payment options like Buy Now, Pay Later (BNPL), businesses must ensure they can meet diverse consumer needs without compromising security.

Embracing advanced payment technologies is not just about meeting current demands—it's about future-proofing the business. Retailers who integrate innovative payment solutions are better positioned to enhance customer satisfaction, build loyalty, and drive long-term growth in an increasingly competitive market.



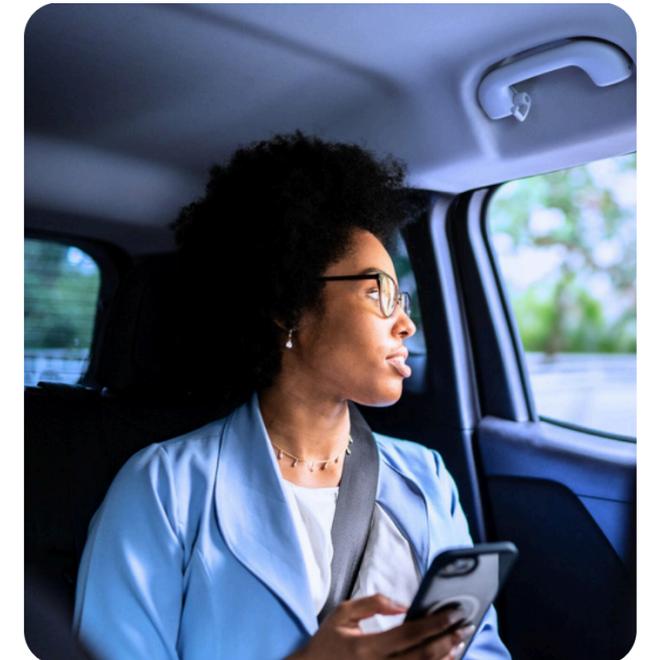
[Read more on the blog →](#)

# The Imperative of Building an Android POS Ecosystem

Imagine a world where every point-of-sale interaction is a chance to deepen user relationships and enhance technological prowess. Android POS systems thrive on such ecosystems, where user testing and strategic partnerships drive continuous improvement and growth. At Ingenico, we know too well how critical it is to build a payment ecosystem where trust, collaboration and expertise thrive. From the end-user to the POS manufacturer, all stakeholders of the payment chain must be aligned and follow the same north star.

The notable trends in user testing such as mobile apps testing and 'try before you buy' approach, clearly shows that the barriers between financial institutions and payment technologies end-users are lowering. Not only these tests cater generational shifts but also build consumer trust and enables financial institutions to proactively manage their services' reputation.

For technology stakeholders like Ingenico, close collaboration and transparency between all tech experts is turning into a central pillar in building payment solutions that really addresses today's and tomorrow payment needs. With a vision of co-construction, Ingenico's Android POS ecosystem offers flexibility and open development, allowing partners to innovate quickly while keeping user experience front and center. This collaborative ecosystem accelerates the pace of digital transformation in payments by integrating key technologies like AI, machine learning, and enhanced security features.



[Read more on the blog →](#)

# Use Cases





## USE CASES: PUBLIC TRANSPORT

# Bringing a Delightful Public Transport Experience

Public transport is the lifeblood of cities, and ensuring a smooth, enjoyable ride begins with robust, reliable payment solutions. With Ingenico's Android POS terminals, public transport operators can offer 24/7, weather-resistant service that keeps commuters moving—even during the busiest rush hours. These terminals support diverse payment methods, from contactless cards to mobile apps, enabling commuters to seamlessly transition between buses, trains, and trams.

What sets these systems apart? Real-time monitoring ensures uninterrupted service, and value-added features like loyalty programs and detailed travel info transform the daily commute into a personalized experience.

**"Our new Android POS terminals didn't just speed up ticketing; they revolutionized the entire travel experience,"** says Alfredo, a Transport Manager. **"Now, we can offer real-time travel information, loyalty rewards, and diverse payment options, making commuting faster and more enjoyable."**

These advanced solutions don't just address ticketing challenges—they empower cities to deliver a seamless, future-proof travel experience that meets the needs of today's connected commuters. By combining proactive support, real-time data, and flexible payment methods, public transport systems can stay ahead of the curve, providing a consistently smooth ride for passengers while ensuring operational efficiency for transport operators.

### KEY BENEFITS

- **Reliable Payment Systems:** Weather-resistant terminals ensure uninterrupted service, even in harsh conditions.
- **Modern Payment Methods:** Supports contactless, NFC, mobile apps, and QR codes for a smooth commuter experience.
- **Proactive Monitoring & Extras:** Real-time monitoring and value-added services enhance convenience and personalization.

### AXIUM SELF SERIES →





## USE CASES: HIGH-VALUE VENDING

# Transforming High-Value Vending Experiences

High-value vending machines are revolutionizing the retail landscape, offering consumers access to premium products anytime, anywhere. To support this shift, Ingenico's Android POS terminals provide a robust and secure payment solution designed for self-service environments. With the ability to support all payment methods, including contactless cards and mobile wallets, these devices ensure reliable, 24/7 operations that meet the demands of today's consumers.

What sets these systems apart? Ingenico's Android platform opens the door for retail brands to install custom or third-party applications, enabling them to tailor the vending experience to their specific business needs. The versatile and user-friendly interface makes integration seamless while ensuring a smooth and intuitive consumer experience.

**"Our Ingenico Android POS terminals didn't just enhance payment capabilities - they gave us a platform to innovate,"** says Sophia, a Project Manager for a Retail Brand. **"With the flexibility to integrate apps and manage transactions securely, we've been able to modernize our kiosks to meet customer expectations."**

These advanced solutions address more than payment challenges—they offer vending operators a scalable, future-proof platform to stay ahead in a competitive market. By combining secure payments, customizable app integration, and real-time data capabilities, Ingenico's solutions empower businesses to optimize operations and enhance customer interactions.

### KEY BENEFITS

- **Reliable Payment Systems:** Weather-resistant terminals ensure uninterrupted service, even in harsh conditions.
- **Modern Payment Methods:** Supports contactless, NFC, mobile apps, and QR codes for a smooth commuter experience.
- **Proactive Monitoring & Extras:** Real-time monitoring and value-added services enhance convenience and personalization.

### AXIUM SX SERIES →



## Driving Seamless Ride-Hailing Experiences

Ride-hailing is about more than just getting from point A to B—it's about delivering a seamless, stress-free experience. Ingenico's Android-based devices provide an all-in-one solution that integrates ride-hailing apps, payments, and receipts into a single platform. This not only reduces distractions for drivers but also improves operational efficiency.

**"Having everything on one device means I spend less time juggling apps and more time focused on my passengers,"** says Anil, a long-time driver.

For passengers, the variety of payment options—whether digital wallets, contactless cards, or QR codes—ensures a hassle-free transaction. Additional services like digital receipts, real-time feedback, and loyalty programs elevate the entire experience, making it more personalized and rewarding. Operators can offer secure, fast, and tailored rides, addressing issues before they disrupt the service. These advanced solutions address more than payment challenges—they offer vending operators a scalable, future-proof platform to stay ahead in a competitive market.

By combining secure payments, customizable app integration, and real-time data capabilities, Ingenico's solutions empower businesses to optimize operations and enhance customer interactions.

### KEY BENEFITS

- **Seamless Integration for Drivers:** Android-based devices streamline ride-hailing and payment operations, enhancing driver efficiency.
- **Enhanced Passenger Experience:** Multiple payment options and personalized features like feedback and digital receipts improve convenience and satisfaction.
- **Secure and Personalized Journeys:** End-to-end encryption ensures secure transactions, while personalized services build passenger trust and loyalty.

AXIUM EX SERIES →



AXIUM DX SERIES →



## Powering Up Large Retail Store Experiences

Large electronics retailers thrive by providing tech-savvy customers with convenience and flexibility, especially during the payment process. Ingenico's seamless payment integration enhances the shopping experience, from the convenience of Click and Collect—where customers reserve items online and pick them up in-store—to versatile financing options like Buy-Now-Pay-Later. These systems enable customers to purchase premium electronics without financial strain, increasing conversion rates.

**"Offering flexible financing made it easier for our customers to invest in high-end products without hesitation,"** says Mark, a store manager.

Additionally, by incorporating value-added services such as extended warranties and integrating secure, personalized payment methods, stores can build trust and foster loyalty. Seamless checkout systems ensure that the customer journey remains smooth, whether they shop online or in-store, while loyalty programs and tailored recommendations at checkout elevate the experience further.

This unified payment ecosystem not only boosts customer satisfaction but also enhances operational efficiency.

Ingenico's solutions offer the right balance of security, flexibility, and personalization, making large electronics retailers better equipped to handle modern consumer demands.

### KEY BENEFITS

- **Click and Collect Convenience:** Customers can shop online and pick up in-store, with integrated payments enhancing loyalty and transaction speed.
- **Flexible Financing Options:** Offering "Buy-Now-Pay-Later" boosts sales by making high-value purchases more accessible.
- **Value-Added Services & Security:** Extended warranties and secure, personalized checkout experiences build trust and elevate customer satisfaction.

AXIUM RX7000 →



AXIUM EX8000 →



## Supercharging EV & Petrol Kiosks Experiences

As EV charging stations and petrol kiosks continue to expand, fast and efficient payment processes are becoming critical to enhancing the customer experience. Ingenico's integrated payment systems offer drivers the convenience of paying directly at the pump or charger, eliminating queues and reducing wait times.

**"Our customers love the convenience," says Laura, a station manager. "They can fuel up, pay, and drive off without ever having to wait."**

Incorporating loyalty programs into the payment process helps retain customers by offering incentives like discounts and rewards points. Additionally, Ingenico's real-time monitoring and remote support ensure that payment systems remain fully operational, preventing disruptions and maximizing efficiency.

With multiple payment methods available—whether through contactless cards, digital wallets, or mobile apps—stations can provide a flexible and secure experience, ensuring every customer can pay in the way that suits them best.

Ingenico's solutions not only improve operational efficiency but also deliver a smooth, fast, and reliable payment process, enhancing customer satisfaction and encouraging repeat business. By integrating seamless payment options, stations can stay ahead in a competitive market while offering an effortless, enjoyable experience for drivers.

### KEY BENEFITS

- **Fast Payments at Kiosks:** Integrated systems allow drivers to pay directly at the pump or charger, reducing wait times and improving convenience.
- **Loyalty Integration:** Seamlessly integrated loyalty programs encourage repeat visits and enhance customer engagement.
- **Reliable Monitoring:** Real-time device monitoring ensures uninterrupted service, with remote support addressing issues quickly.

#### AXIUM DX8000 ATEX →



Petrol

#### AXIUM SX7000 M →

#### AXIUM SX5000 →



EV charging



## Providing a Delightful Mobile Retail Experience

As mobile retail grows, offering flexible and hassle-free payment options is key to customer satisfaction. Ingenico's versatile payment solutions allow customers to use digital wallets, contactless cards, or traditional payment methods, ensuring smooth and secure transactions in any environment.

**"With the Ingenico system, our pop-up shop can accept payments quickly, which keeps the lines short and customers happy"**, says Sophie, a pop-up shop manager.

In a fast-moving retail environment, digital receipts offer convenience and speed, eliminating the need for printed copies. By instantly delivering receipts via email or mobile apps, mobile retailers reduce wait times and lessen their environmental impact.

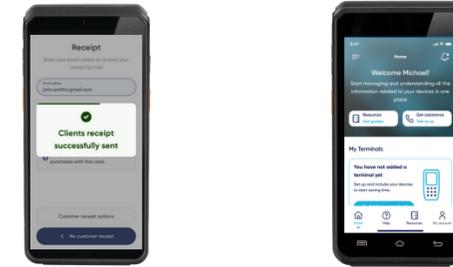
Additionally, real-time device monitoring ensures that payment terminals are always functional, no matter the location. Remote support allows for swift issue resolution, ensuring that customer experiences are not disrupted, even during high-traffic periods.

Ingenico's mobile payment solutions not only provide a range of payment options but also ensure the security and availability of payment systems at all times. With flexible payments, digital receipts, and proactive support, mobile retailers can offer a seamless, fast, and reliable shopping experience, enhancing customer satisfaction and encouraging repeat business. This combination of convenience and efficiency is critical for modern mobile retail environments, where speed and customer satisfaction are paramount.

### KEY BENEFITS

- **Flexible Payment Options:** Mobile retailers offer quick, secure payments through digital wallets, cards, and more, ensuring a smooth customer experience.
- **Digital Receipts:** Hassle-free digital receipts reduce wait times and provide immediate proof of purchase, enhancing convenience.
- **Proactive Monitoring:** Real-time monitoring and remote support keep mobile payment terminals running smoothly, ensuring uninterrupted service.

### AXIUM EX SERIES →





## USE CASES: QUICK SERVICE RESTAURANTS

# Delivering Convenient QSR Experiences

Quick service restaurants (QSRs) rely on fast, seamless transactions to enhance customer satisfaction. Ingenico's solutions not only streamline payments through self-service kiosks but also with mobile payment terminals, allowing staff to process orders quickly, even during peak hours.

**"With mobile terminals, we can serve customers faster at their tables or on the go, ensuring a smooth experience,"** says Megan, a QSR manager.

Incorporating value-added services like loyalty programs, tipping, and digital receipts boosts customer engagement. Additionally, real-time monitoring ensures devices run smoothly, offering fast, secure transactions that keep operations efficient and customers happy.

Ingenico's mobile payment terminals work alongside kiosks to provide flexibility in managing both in-store and on-the-go payments, ensuring a convenient, unified dining experience.

By integrating these solutions with order management, QSRs can maintain operational efficiency while offering personalized, fast, and secure payment methods that cater to modern customer needs.

### KEY BENEFITS

- **Quick Ordering:** Self-service kiosks streamline orders, reducing wait times and minimizing errors in QSRs.
- **Value-Added Services:** Integrated loyalty programs, tipping options, and digital receipts enhance the customer experience and engagement.
- **Reliable Payments:** Real-time monitoring and remote support ensure smooth, uninterrupted payment processes during busy hours.

### AXIUM SX SERIES →



Self-Service Kiosk

### AXIUM DX SERIES →



Payment-At-Table



## Elevating the Fashion Retail Experience

Fashion retailers today are embracing advanced payment technologies to deliver seamless shopping experiences that meet the demands of their tech-savvy customers. Ingenico's integrated systems allow store managers to access real-time stock information directly from their payment terminals. By scanning QR codes, barcodes, or snapping photos of products, managers can instantly view inventory across all outlets, eliminating the frustration of searching for items.

**"Our ability to check stock and assist customers directly from our payment devices has transformed the way we serve our shoppers,"** says Adele, a store manager.

Ingenico's solutions support multiple payment options, from contactless payments and digital wallets to buy-now-pay-later (BNPL) services. These diverse options ensure that shoppers can pay in the way that suits them best. This reduces cart abandonment and enhances the overall shopping experience.

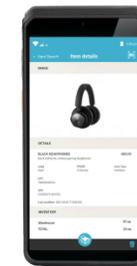
Integrated value-added services, such as loyalty programs and digital receipts, create a more engaging checkout process. Shoppers can earn rewards instantly and enjoy the convenience of paperless receipts. Extended warranties and other services can also be offered during checkout, giving customers peace of mind and increasing satisfaction.

### KEY BENEFITS

- **Real-Time Stock Access:** Store managers can instantly check stock availability across outlets via QR codes or barcodes, enhancing customer assistance.
- **Flexible Payment Options:** Contactless payments, digital wallets, and BNPL provide customers with multiple ways to pay, reducing checkout friction and abandonment.
- **Value-Added Services:** Integrated loyalty programs, digital receipts, and extended warranties enhance the shopping experience and encourage customer loyalty.

AXIUM RX SERIES →

AXIUM EX SERIES →



## Bringing a Convenient Grocery Shopping Experience

As grocery shopping continues to evolve, supermarkets need to offer faster, more convenient checkout experiences to meet customer expectations. Ingenico's advanced payment systems streamline the shopping process with features like self-checkout, where customers can scan and pay for items independently, reducing wait times, especially during peak hours.

**"Self-checkout has transformed our store, giving customers more control over their shopping experience,"** says Sanjay, a supermarket manager.

By integrating value-added services like loyalty programs, discounts, and home delivery options, supermarkets can enhance the checkout experience and encourage repeat business. Customers can easily earn points, apply discounts, or choose home delivery for bulkier items, all through seamless payment terminals.

Ingenico's flexible payment options, ranging from contactless cards to digital wallets, ensure that customers can pay securely and conveniently in whichever way they prefer.

These secure, reliable payment systems build trust, creating a smooth, hassle-free checkout experience that keeps customers satisfied and encourages loyalty.

Ingenico empowers supermarkets to deliver a personalized, efficient shopping experience that fosters long-term customer relationships and operational efficiency.

### KEY BENEFITS

- **Self-Checkout Convenience:** Customers can scan, bag, and pay independently, reducing wait times and improving the shopping experience.
- **Integrated Loyalty Services:** Seamlessly apply discounts, earn points, and access home delivery options for a more personalized and convenient experience.
- **Flexible Payment Options:** Secure, reliable payment terminals support contactless, digital wallets, and traditional methods for easy and trusted transactions.

AXIUM RX SERIES →



## Serving a Smooth Café Experience

In a busy café environment, ensuring efficiency and personalization is key to customer satisfaction. Ingenico's solutions streamline operations by allowing staff to take orders directly at the table, instantly transmitting them to the kitchen. This reduces delays, minimizes errors, and gives staff more time to engage with customers.

**"With table-side ordering, we've reduced wait times and enhanced personal interaction,"** says Fernanda, a café manager.

Ingenico's mobile payment terminals provide flexible payment options—customers can pay at the table or counter, ensuring quick and secure transactions. Additionally, integrated loyalty programs allow customers to accumulate rewards, while digital receipts offer personalized promotions and feedback options, enriching their overall experience.

By integrating value-added services and flexible payments, cafés can deliver a seamless, customer-centric experience that fosters loyalty and keeps customers coming back.

With solutions that cater to both efficiency and personalization, Ingenico helps cafés create lasting relationships with their customers while optimizing their operations.

### KEY BENEFITS

- **Efficient Order Taking:** Real-time order transmission from table to kitchen reduces delays, minimizes errors, and enhances service speed.
- **Flexible Payment Options:** Customers can pay at the table or counter, offering convenience and catering to diverse preferences for a smooth checkout.
- **Enhanced Customer Engagement:** Tipping options, personalized promotions, and feedback integration during payment create a more interactive and memorable customer experience.

### AXIUM DX SERIES →



# Success Stories



## Empowering Merchants with **tyro**

### ABOUT TYRO

Tyro is a leading Australian payments company that makes it fast and easy for small businesses to accept payments and manage their cashflow. Powering more than 68,000 businesses across the country, Tyro's innovative products integrate with over 330 system partners in hospitality, retail, health and services so that Australian merchants can run and grow their business, their way.

### THE CHALLENGE

Tyro set out to revamp its flagship EFTPOS terminal, for the first time in a decade, combining innovative features with standout design. However, despite managing terminal logistics and fleet operations in-house for over 20 years, scaling and enhancing efficiency presented a significant challenge, requiring substantial investment.

### THE SOLUTION

Ingenico's Android-based AXIUM platform emerged as the ideal solution for Tyro's evolving needs. Leveraging Ingenico's expertise, Tyro developed a proprietary payment application for the **AXIUM series**, which paved the way for the launch of Tyro Pro in 2023. **Ingenico's Managed Services** complemented this advancement, providing valuable support, including large-scale project execution, multi-fleet device management, in-person technician installation, and enhanced service levels, streamlining Tyro's operational processes and elevating efficiency.

### THE OUTCOME

The collaboration between Tyro and Ingenico marks a significant milestone in the evolution of payment processing technology.

By introducing Tyro Pro, Tyro has set a new standard for payment experiences in Australia, reinforcing its commitment to innovation and customer-centric solutions. With the support of Ingenico's Managed Services, Tyro is well-positioned for continued growth and expansion, solidifying its role as a trusted partner for Australian merchants nationwide.

#### THE PARTNER OF CHOICE

" Ingenico's AXIUM platform is a key differentiator, providing us a platform where we can build our payment application on. Furthermore, as there is a fair amount of investment needed in logistics to scale the business, Ingenico's Managed Services has benefited both our customers and us. "

Matthew Patterson  
Head of In-store Payments, Tyro

## Elevating Growth Opportunities with

### ABOUT PAYROC

Payroc is a high-growth, multi-national payments platform, merchant acquirer, and processing powerhouse processing over \$93 billion in annual volume for more than 158,000 merchants. Founded in 2003, Payroc offers best-in-class sales enablement and merchant processing technology. Payroc enables unified commerce that helps businesses grow faster by delivering proprietary, innovative, and full-service solutions with key card brand network payment sponsorship registrations.

### THE CHALLENGE

Payroc transformed from an ISO to a one-stop payments platform, focusing on a seamless customer experience and meeting merchant expectations through diverse sales channels. To support their rapid deployment model, they needed modern Android devices, reliable inventory, and local support.

Payroc's cloud-based solution, Payroc Cloud, required a flexible partner to help ISVs select devices without reintegration, ensuring quick adaptation and efficiency in the evolving payments landscape.

### THE SOLUTION

Ingenico worked with Payroc to launch the **Android AXIUM DX8000**-5 terminal. Payroc turned to Ingenico for round the clock support to expedite the delivery of their platform within Ingenico's AXIUM range and have since expanded to adopt a wider range of AXIUM terminals. The **AXIUM DX4000** and **EX devices** support additional use cases such as mobility within large retail environments for example.

### THE OUTCOME

In October 2023, Payroc successfully launched their custom Android application on Ingenico's AXIUM hardware, reporting highly positive feedback on its design, functionality, and future roadmap.

Building on this success, Ingenico and Payroc have charted an ambitious path forward with several strategic projects for 2024, including the integration of unattended AXIUM solutions, enhanced support for third-party applications, and the eventual transition of Payroc's POS systems to Ingenico's AXIUM platform once fully integrated.

[Watch the video](#) 

**THE PARTNER OF CHOICE**

" Payroc wanted to bring a top of the line terminal that could go toe to toe with anybody else and I really think that's what we have with Ingenico AXIUM and the Payroc App."

John Burns  
VP, Product Commercialization, Payroc

# Empowering Brazilian Merchants with **fiserv.**

## ABOUT FISERV

Fiserv is a leading global provider of payments and financial technology solutions, enabling businesses and consumers to move and manage money securely and efficiently. With a focus on innovation, Fiserv caters to diverse clients in the retail sector, offering tailored payment solutions that simplify transactions and improve customer experiences.

## THE CHALLENGE

Fiserv's Brazilian operations faced increasing demands from retailers for smarter, faster, and more reliable payment terminals to enhance customer satisfaction and operational efficiency. Conventional terminals failed to provide the speed, battery life, and versatility required to keep up with modern retail environments, impacting the user experience and operational workflows.

## THE SOLUTION

To address these challenges, Fiserv partnered with Ingenico to deploy the **AXIUM DX 8000**, a cutting-edge smart terminal. This innovative device features a long-lasting battery, user-friendly design, and seamless integration with multiple payment methods, including credit, debit, contactless, and PIX. Its advanced capabilities ensured enhanced usability for merchants and streamlined transaction processing across various retail segments.

## THE OUTCOME

The implementation of Ingenico's DX8000 smart terminals significantly transformed Fiserv's operations in Brazil. Retailers praised the device for its exceptional speed, durability, and compatibility with diverse payment applications.

The collaboration also strengthened Fiserv's reputation for reliability, fostering a strategic partnership that continues to evolve with shared feedback and innovation, ensuring long-term success and customer satisfaction.

Watch the video 

### THE PARTNER OF CHOICE

" The DX8000 Smart terminal was the first, and, in fact, the only smart terminal we certified at Bin through early 2024 and it has greatly exceeded expectations for our merchants and clients in the Brazilian retail market. "

Fabiano Wohlers  
Commercial Director, Bin for Fiserv

## | All-in-one Solution in Hospitality with **ITCARD**

### **ABOUT ITCARD**

ITCARD is a leading Polish company specializing in electronic payment transaction processing and ATM management for banks and financial institutions. Known for its Planet Cash and Planet Pay brands, ITCARD offers POS solutions, online and mobile payment processing, and secure transaction authorizations. With an extensive ATM and POS network across Poland and the Czech Republic, ITCARD is committed to advancing secure and innovative financial solutions.

### **THE CHALLENGE**

Some of ITCARD's customers in the hospitality sector found themselves hard to manage a complex payment process using three devices (a payment terminal, mobile tablet and fiscal printer) to serve their customers. ITCARD wanted to simplify this process by bringing three devices into one.

This would accelerate and simplify the customer service process, providing merchants with time and space savings.

### **THE SOLUTION**

ITCARD decided to develop an app that works on a single AXIUM Android solution, simplifying the payment process for retailers and creating a seamless experience for customers. ITCARD and Ingenico have a strong partnership, having initially launched a large-scale project together with Ingenico's Telium Tetra range. With the expansion of the partnership, ITCARD linked its payment application to the **AXIUM DX8000** and **DX4000** terminals, both running on Android 10.

### **THE OUTCOME**

ITCARD's merchants value the solution for its speed, modern interface and the large touch screen which makes transactions and PIN entry easy.

It has opened the door to further commercial implementations at scale and ITCARD have deployed several thousand Ingenico terminals integrated with the application. This includes Poland's Sphinx restaurants - the largest nation wide network in the casual dining segment. Sphinx designed a mobile waiter application with additional functions that complement the payment application.

### **THE PARTNER OF CHOICE**

"Our goal is to adapt to the changing needs of customers who are looking for comprehensive services in one single place. That is why we chose the AXIUM series, which enable comprehensive management of payment and sales processes at once"

Bartosz Borowski  
Director of Payment Services Department, ITCARD

! CONCLUSION

## Beyond the Checkout: Creating Deeper Connections with Frictionless Payments

As industries evolve, the power of seamless payment systems lies not just in the transactions they facilitate but in the connections they forge. Businesses that integrate these modern technologies into their operations are creating more than convenience—they are laying the foundation for customer loyalty that lasts. From cafés to retail stores and beyond, the ability to offer real-time, personalized experiences is what will set successful businesses apart in an increasingly competitive landscape.

The real impact of payment innovation is seen in the everyday moments—when a customer enjoys the speed and ease of a self-checkout, when they feel valued through personalized loyalty rewards, or when a seamless payment makes their dining experience more enjoyable. These moments define the future of commerce. By continuing to focus on the customer and integrating cutting-edge solutions, businesses will not only meet the demands of today but anticipate the needs of tomorrow. This is the future of frictionless commerce—effortless, efficient, and deeply human.



# 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 3,300 employees we have been at the forefront of the commerce landscape for over four decades.

With more than 40 million payment devices deployed worldwide, powered by over 2,500 apps, the company is servicing the needs of 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.

Follow us



**ingenico**