



## POS in the Palm of Your Hand

The checkout is the final touchpoint in the shopper journey and savvy retailers are upgrading their POS hardware to improve both the customer experience and back-room functionality. As retailers look to modernize their POS offerings they are increasingly opting for systems with mobile capabilities. Mobile POS allows for greater customer/associate interaction while simultaneously portraying a cool and hip vibe on the show floor. Whether it is new-age mobile or traditional fixed location offerings, a host of new POS options are changing the face of retail.



**Doyle Ledford**Vice President of Sales
Posiflex

Interviewed by RIS magazine

Mobile POS is being implemented at an accelerated rate. What does the adoption of these go-anywhere devices mean for the future of POS hardware?

Mobile POS won't necessarily replace traditional POS — only the form factor changes. Retailers may use mobile devices as POS, but ultimately you still checkout through a POS station — whether through traditional POS, or catching up to a sales agent with a tablet. Mobility helps provide high customer touch, but as retailers trim back staff, the customer experience may also suffer. This is when self-service or kiosk checkout can be a viable benefit. Ultimately, a mix of mobile and traditional POS is ideal. With mobile POS, you get the convenience of staff providing information and checkout roaming the store floor. With traditional POS, a consumer can simply go to a station without searching for a staff member and complete the customer experience.

Concerns about security were raised to the front of the mind over the holiday shopping season. What advice do you have for retailers to reassure their customers about using instore POS?

Leave nothing to chance. Make sure you and your POS partners — software and hardware — are doing everything possible to safeguard critical data. This includes implementing encrypted MSRs, ensuring ISVs have addressed PCI compliance concerns, and considering data

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DOYLE LEDFORD, VICE PRESIDENT SALES, POSIFLEX

security processing options. Thieves are not always stealing the card — they're stealing the data. Ironically, with all this push for mobile POS, a customer may think it's relatively safer to pay at a hard-wired POS system. Ensure safeguards — especially in mobile — that data cannot be stolen via Wi-Fi access.

Today self-serve POS includes both in-store terminals and Bring Your Own Device (BYOD). What can retailers do to better serve their customers with self-serve technology?

If a business promotes a self service strategy, they need to ensure kiosks and/or traditional POS stations, as well as mobile devices, are accessible and plentiful. Recently, while shopping, lines were long due to a promotion — the opportunity to save money was met with inconvenience. I noticed a store employee closing a transaction via a mobile device. I got out of line and walked over to the clerk, but the clerk had walked away. I caught up with her and asked if I was able to pay too, but she referred me to ask someone else. I could either get back in line or find another clerk — not very customer friendly. If you are enabling customers to take advantage of self-service, make it

easy. Additionally, you must also provide outlets for those not wanting to participate in self-service — like the traditional customer not carrying a mobile device enabled for e-commerce. Not all customers are technologists and you don't want to turn them away.

According to the most recent RIS News Store System Study, retailers are making plans to invest in POS hardware at an increased rate in 2014. What features should they be looking at to stay ahead of the curve?

POS must be as adaptable as the businesses who are investing in POS. Newer POS technologies include EMV, near field communications, chip-and-pin, payment methods and card formats from other countries that may migrate to our market. POS must be adaptable to these changes. We can delay investment in POS waiting for the market to settle on certain POS features, or we can grow and evolve with POS as needs change. The evolution of POS is not stagnant — with new security and digital signage features, as well as enhanced customer experience, we'll see growth and implementation throughout the market and industry.

