



# PROFIT

A Buyer's Guide to POS





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A point-of-sale (POS) system is the foundation of any business, and investing in the right system can help to streamline your operations, reduce paperwork, minimize errors, keep your customers' glasses full and increase sales. This roadmap will guide you on your journey to identifying the POS system that's right for your business.

### **Know Your Hardware:**

You know you need a few different pieces of hardware to build a finished POS system that's best for your business. But are there items you need more than others? Areas you can save some money? It's certainly possible, but to know for sure, you have to know about each piece of hardware and its function.

The basic components of a POS system include a monitor, a cash drawer, a receipt printer, a barcode scanner and an input device; the POS terminal usually is networked into a central server that runs the actual POS software application. Many POS terminals are built as all-in-one hardware that features a computer, and a magnetic stripe credit card reader, but mobile and hybridized versions have become very popular in recent years.





## Know Your Software:

While hardware may be the skeleton of your business's POS system, the software functions as the brains of the operation. While it's important to choose hardware that fully fits the needs of your business, it's equally, if not more important to ensure your software is accessible as well.

### Features that are typical for POS software include:

- Accepting cash and credit payments
- Receipt printing or emailing
- Sales reporting and analytics
- Employee Schedule Management
- Employee Time Clock Management
- Access to software from anywhere

While these are the basics, there are many more options available out there that cater more specifically to certain industries. For example, if your business is a retail establishment, perhaps you'd like the ability to create, scan and utilize coupons or other promotions. Will you need return management services for product returns? Are gift cards a factor? If you own and operate a pizza shop, for example, you're going to need options such as online ordering and delivery tracking to successfully manage and run your business. If your business is a restaurant or bar, your POS software may need to be able to integrate with your kitchen display system.

Make a list of pain points you're aiming to solve with this new POS system, and determine what software features will be crucial for your specific industry. Once you're able to assess your specific needs, you can narrow down your software choices to the software solution that will work best for your business.







### **Additional factors to consider:**

Do you need an all-in-one system from one vendor or do you have the technical savvy to build a POS system with components from multiple vendors? Keep in mind that some vendors will only sell certain software with certain hardware to ensure compatibility, minimize bugs, and prevent “finger-pointing” between hardware and software manufacturers in the event of an issue.

How many POS terminals do you need? Determine your traffic and the amount of product being moved to decide what is sufficient.

Does your business plan to expand to new locations in the future? Look for a POS system that offers multimanagement for businesses with more than one site or can easily upgrade to new levels of service if your business adds seats or expands its product offering or menu.

Do you want to enhance line busting? Increase sales, especially via upselling? Improve inventory insight? Reduce shrinkage (loss due to theft, waste, etc.)?





## Decide on Your OS:

Choosing your software before you choose your device is imperative since not all devices are compatible with all possible software solutions. Android, Apple iOS and Windows have emerged as the leading trio of mobile point-of-sale (mPOS) software platforms.

### Android

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Google's open mobile software offers the greatest flexibility and opportunities for customization. It works on smartphones and tablets from a variety of hardware manufacturers, offering greater choice in device type as well as form factor. Consumer-grade devices such as Samsung's Galaxy range of smartphones and tablets offer a choice of sizes to fit virtually any use case. There are also many consumer-grade devices available that often come paired with POS software. These dedicated all-in-one ruggedized mobile devices are often developed specifically for the retail and hospitality environments.

### Apple

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Apple's iOS platform gained popularity with consumers first and then crossed over into the enterprise. Apple's iPhone and iPad are produced in a range of sizes; the classic iPhone fits comfortably in the palm of your hand, while newer models are larger and offer bigger screens for easier viewing and multitasking. The classic 10-inch iPad offers versatility; it can be docked as a semi-fixed POS terminal but still is a highly portable device. On the other hand, the compact, lightweight iPad mini, at 7.9 inches, is designed for extreme portability and on-the-go usage.

### Windows

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Microsoft's platform is known as a function-over-form workhorse, with the fewest mPOS options of the three. However, it offers upsides in terms of integrating well with back-of-house enterprise systems, which also run on Microsoft software. As with Android devices, there are a variety of commercial-grade Windows-based mobile devices designed specifically to meet the needs of retailers and restaurants.



## What You Need to Know About Europay, Mastercard and Visa (EMV) & Payment Processing:

As of Oct. 1, 2015, U.S. merchants using non-EMV-compliant technology are liable for certain types of fraudulent transactions. According to a recent Nilson Report, the U.S. accounts for 47 percent of global fraud, but only 23 percent of overall transactions. What's more, a joint study by Hospitality Technology and Vertical Systems Reseller found that one quarter of restaurants and 40% of retailers failed to implement an EMV roadmap by the close of 2015.

Luckily, many payment processing vendors have upgraded their equipment accordingly, this usually involves dipping the card into the reader and leaving it there until the transaction has ended. Because it's different than a simple swipe, it's essential to train employees how to recognize and handle chip-based card transactions.

There are other good reasons for businesses to make the shift to EMV:

- **Integrating customer loyalty programs with payment**  
In this scenario, specific offers and discounts could be seamlessly enabled in a single card transaction.
- **Ease of use**  
While inserting chip-enabled EMV cards into a reader can take a little longer than the old magnetic "swipe" system, new "contactless" near field communication (NFC) systems promise to make using the cards easier than ever.
- **Global acceptance**  
Most European and many Asian customers already carry EMV cards and will be ready for American vendors to adopt the system.
- **Customer expectation**  
Even if security issues aren't always "top of mind" for shoppers, many customers appreciate and understand the added safeguards the new technology brings.





## EMV & Payment Solutions

This part of the solution can be tricky, so contact your CDW representative as they will be the best resource at this stage. Of course you'll need to select a terminal that's able to take any kind of payment including mobile pay and EMV cards. But this means making sure you purchase the right kind of card reader, with the right kinds of services attached.

The hardware and software you choose will be the building blocks of the new payment system – a foundation for the continued growth of your company.

### Time for PIN

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You'll want to consider if it makes sense to have "chip and PIN" terminals, so that customers can enter their PIN numbers – this will depend on the region in which your company operates. In the United States, all debit transactions with EMV require chip and PIN validation. However, this may not be the case internationally. PIN and signature is a valid option with many international cards or cards that are being run as a credit card as opposed to debit. Be sure you know the needs of your customer base and consider the best choice for implementing a chip and PIN solution.

### Mobile & NFC

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This might be the right time to add mobile payment capability, since you'll be refreshing hardware and software anyway. You should also think about whether you want features such as NFC "contactless" payment. It's convenient, but there's a price tag attached and it's not required for EMV certification.



## Security

CDW provides a wide array of technical support for all solutions and scenarios, including secure solutions designed and implemented with your business in mind. We can connect you with security manufacturers for secure solutions and software, or provide online resources, software installations, and radio frequency identification (RFID) system design, surveys, lab testing, training and certification.

## What's Next?

CDW can help with all of these things, in addition to pre-shipment configuration, deployments and upgrades, managed services, and warranty and maintenance services.

**Contact a CDW representative for information and help at 800.800.4239 today.**

