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# Comment: Selecting tablets for payments acceptance

**Payments Consultancy director Mark McMurtrie offers retailers advice about choosing tablets for payments acceptance, as mobile point of sale devices grow in popularity.**
**Published: 10:16:37 on the 20th Jan 2014Author: Mark McMurtrie**

Increasing numbers of retailers are introducing tablet-based computers into their stores. Initial use cases have largely centred on improving customer service. Store staff can use the new devices for a variety of purposes including checking product availability, stock replenishment, employee scheduling, communications and messaging.

**Platform choice**

The best starting point is which operating system to go with – iOS, Android or Windows. This has many implications including compatibility with existing applications and the ability to achieve rapid employee adoption. The ability to run a cut down version of your existing point of sale (PoS) applications on the tablets has many advantages. IT departments will always prefer not to have to train up staff on new platforms and applications. They will want to be able to lock down configuration settings, manage the estate of remote devices effectively and use existing peripherals such as printers where possible. Security will also be a major consideration – both from an asset protection perspective and at a data security level.

**The shift to transactional devices**

But tablets can also be used as transactional terminals and this is where the choices can become more critical. A card acceptance capability is a key feature of a transactional tablet solution. Many early adopters of tablets in-store are now looking to add payments to their existing solution and some are finding that it would have been easier if they had considered this aspect in more detail upfront.

Experience is showing that the requirements for in-store tablet-based mobile payments are very different to the now widely available smartphone-based mobile payment solutions. Enterprise retailers have very different needs to those of micro-merchants or remote/outdoor traders.

**Payments considerations**

Payments acceptance solutions have rigorous security and compliance demands, including PCI DSS, PA-DSS, PCI PTS, plus European and international payment network requirements. With the increasing criminal attention on card details and large data breaches, introducing mobile payments is no easy thing. It requires careful planning, investment, expertise and patience.

From a hardware perspective a secure smartcard reader and PIN pad are required. These may be attached to the tablet by means of a sled/bracket/case or you can choose a standalone certified card reading PIN pad. As most tablets are designed as consumer devices their design and size keep changing with technological advances. This means that your case/bracket will need to be redesigned regularly. How practical is it to carry tablets, PIN pads and printers around for hours?

**Portability issues**

As these are portable devices they will have to be able to cope with the demands of a harsh retail environment. It is inevitable that they will be dropped at some point, knocked and generally not cared for as much as a prized Christmas present personal device. How rugged and well manufactured are each model? There are big differences in my mind. Battery life is also a key consideration from two perspectives. How many hours can they operate for and how many transactions can they process before needing a recharge? Store hours are much longer than typical consumer or micro-merchant usage. When it comes to recharging, how practical a solution is offered to recharge multiple devices at one time. Specially designed recharging stations should be investigated.

The PIN pads and tablets are valuable items. How will you secure them? They will have value both to disgruntled employees and on the black market where criminals will offer high prices. Cash registers in comparison were easy to secure and quickly noticed if ever removed. What policies will you implement to secure and track these new devices?

From an omnichannel perspective and having a single view of all customer activity there are many advantages of adopting a consistent payments application strategy. This also simplifies and reduces the costs and timelines of achieving the array of payments certifications. When introducing a new tablet-based mobile payments solution it would be sensible to consider introducing point-to-point encryption at the same time. This would help reduce your PCI DSS compliance scope.

**Tablets have a great future**

Tablets will inevitably bring major benefits to both consumers when shopping and to retailers. They have far more power and capabilities than cash registers and early POS systems. Transactional tablet solutions that include a mobile payments capability will be seen in-store in increasing numbers. But their introduction and choice needs to be made carefully. There are many critical payments considerations that need to be taken into account. Move forward, but tread carefully!