

THE FUTURE OF THE *Payment Terminal*

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**Dejavoo**
an POS systems company

INTRODUCTION

The world of payment terminals is transforming at an unprecedented pace. From the rise of integrated payments to the demand for omnichannel solutions, the industry is undergoing a significant evolution. This eBook explores the key trends shaping the future of payment terminals, offering insights for Independent Sales Organizations (ISOs), Independent Software Vendors (ISVs), and agents. Whether you're navigating the competitive landscape or strategizing for growth, this guide will provide actionable insights to help you thrive in a rapidly changing market.

Throughout this eBook we will also be discussing what Dejavoo is providing in terms of technology to meet the growing needs of the ISO / ISV market. Dejavoo is the sponsor of this eBook. We highly recommend their technology stack, both as a stand-alone, omni-channel payments platform and, also, as an integration partner. You can learn more by visiting <https://dejavoo.io/company/>.

THE CURRENT STATE OF PAYMENT PROCESSING



Over the last decade, payment processing has shifted from simple credit card transactions to complex ecosystems of integrated services. Small businesses no longer seek just competitive rates or basic terminals; they expect holistic solutions that streamline operations and enhance customer experiences.

Key Trends in Payment Processing:

- **Integrated Solutions:** The shift towards software-driven systems that offer inventory management, customer relationship tools, and seamless e-commerce capabilities.
- **Value Over Price:** A growing focus on advanced features and user-friendly interfaces, rather than solely competing on rates.
- **Evolving Merchant Expectations:** Merchants increasingly demand solutions that align with their specific business needs and enhance operational efficiency.



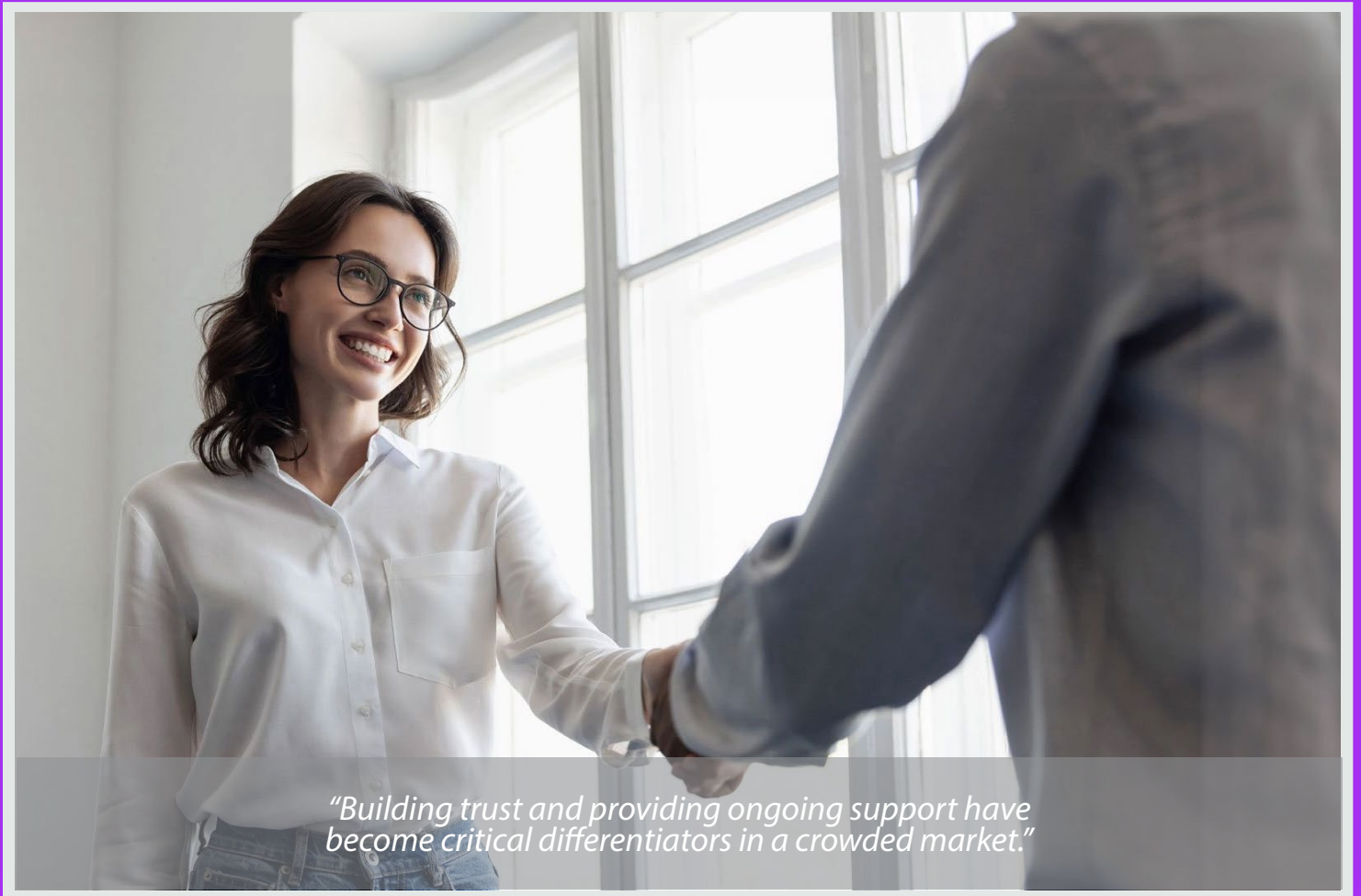
Conclusion

Payment processing is changing. In order to remain relevant, whether you are an ISO, ISV, or Agent, you need robust technology partners that provide solutions for merchants to process payments. You also need an integration partner to walk alongside you, as you work through software integrations that require card present transactions.

Make sure to see all that Dejavoo has to offer by visiting <https://dejavoo.io>.

Chapter #2

THE ROLE OF RELATIONSHIPS IN MERCHANT SUCCESS



"Building trust and providing ongoing support have become critical differentiators in a crowded market."

At the heart of successful payment processing lies the relationship between ISOs and their merchants. Building trust and providing ongoing support have become critical differentiators in a crowded market.

Building Strong Merchant Relationships

- **Trust as a Foundation:** ISVs view ISOs as partners in growth, not just service providers.
- **Ongoing Support:** Providing consistent and proactive service to address merchant needs is crucial. You need a technology company that can partner with you to provide this level of technical expertise.
- **Upselling Opportunities:** Leveraging trust to introduce integrated systems and value-added services will impact retention. Offer your ISV and merchant clients a technology platform that gives them opportunities to increase the value they are receiving from the partnership over time.

Conclusion

As ISVs and software companies shift their focus to payments, they are seeking payments expertise and distribution. If you want to build long-term payments margin and recurring revenue, you will need both payments expertise and a robust technology stack.

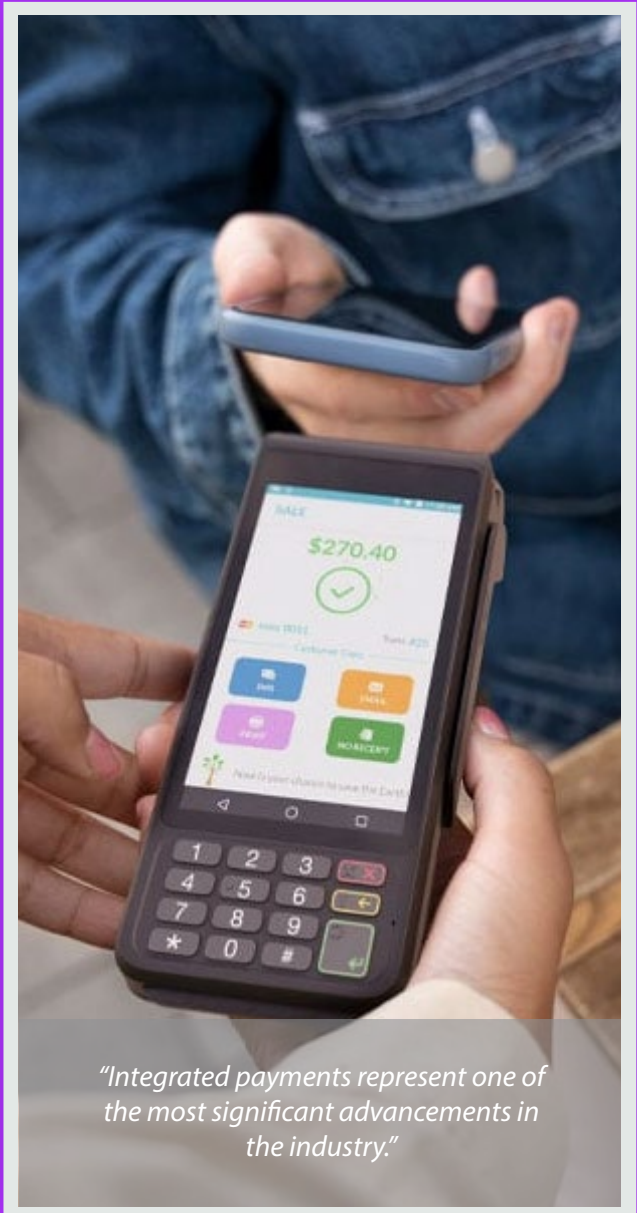
We asked Dejavo to be the sponsor of this eBook because their technology solutions not only function as a fantastic stand-alone ecosystem of terminals and virtual terminals, but also because their team has significant experience in partnering with ISVs to complete integrations.

Learn more about what Dejavo has to offer by visiting <https://dejavo.io/software/spin/integrating-payment-solutions-for-isvs/>

Chapter #3

INTEGRATED PAYMENTS: A GAME-CHANGER

Integrated payments represent one of the most significant advancements in the industry. These solutions seamlessly connect payment processing with other business systems, such as point-of-sale (POS) software, e-commerce platforms, and customer management tools.



"Integrated payments represent one of the most significant advancements in the industry."



Advantages of Integrated Payments

- **Streamlined Operations:** Reducing friction for merchants by connecting payment processing to existing workflows.
- **Semi-Integrated Solutions:** Offering advanced APIs and customizable options for ISOs and ISVs.
- **Enhanced Value Proposition:** Positioning as indispensable partners by providing holistic solutions.

Our sponsor, Dejavo, has a complete, API driven platform that will allow any software company to integrate the right form of payment acceptance, whether that is a traditional gateway integration, terminal deployment, or fully integrated touch screen devices.

Dejavo also offers built-in functionality like email invoicing and so much more. Check what they have to offer by visiting <https://dejavo.io/software/spin/>

Chapter #4

BRANDING AND GO-TO-MARKET STRATEGIES

In an era where technology offerings are abundant, branding plays a pivotal role in differentiation. A cohesive brand strategy ensures that ISOs and ISVs present a unified image across all customer touchpoints, from hardware to online portals.



"...Branding plays a pivotal role in differentiation."

Importance of Branding

- **Unified Customer Experience:** Ensuring all interactions—from onboarding to daily operations—reflect the brand's quality and reliability.
- **Merchant Trust:** Custom-branded solutions enhance recognition and loyalty among merchants.
- **Differentiation in the Market:** Setting yourself apart with a professional and cohesive brand presence.

Dejavoo offers both a traditional experience under their brand, as well as a fully white labelled experience. This gives your ISO or ISV full control over the branding your merchants interact with. Learn more about the white label options by visiting <https://dejavoo.io/software/tailored-payment-solutions/white-labeling/>

EMBRACING OMNICHANNEL PAYMENT SOLUTIONS



Today's merchants operate in an increasingly omnichannel world, where customers expect to pay anywhere, anytime. From in-store terminals to e-commerce platforms and mobile payment options like Apple Pay and Google Wallet, offering a seamless omnichannel experience is no longer a luxury but a necessity.

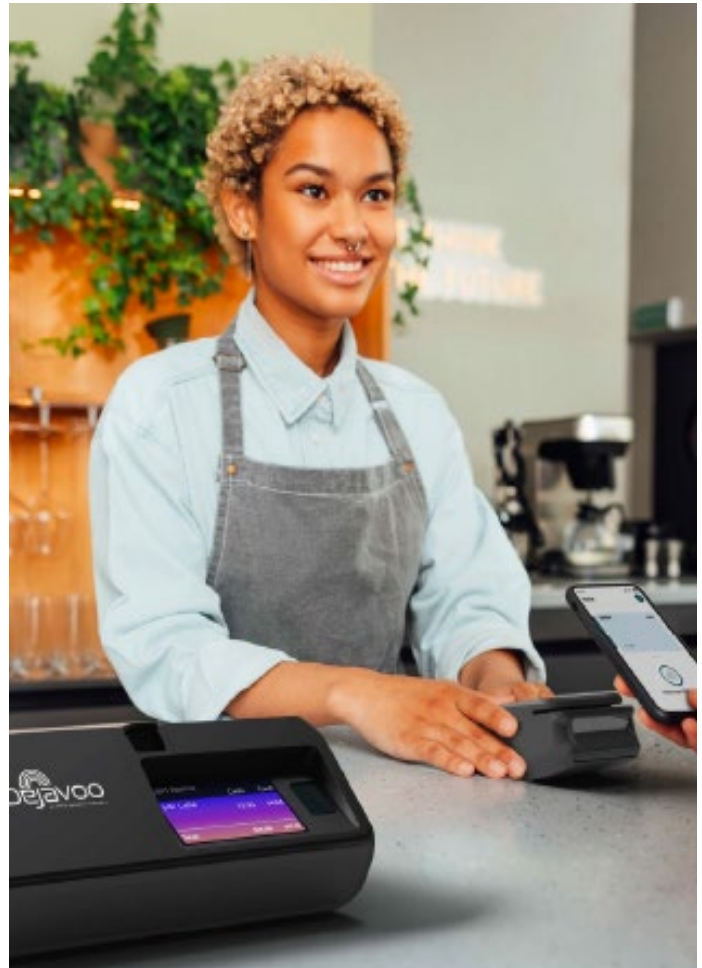
Key Elements of Omnichannel Solutions

Flexible Payment Options:
Including hosted payment pages, text-to-pay capabilities, and tap-to-pay functionality.

Seamless Integration:
Connecting in-store and online operations for a unified experience.

Customer-Centric Approach:
Ensuring merchants can meet diverse customer needs effortlessly.

Learn more about how Dejavoo offers Omni-Channel approaches by visiting <https://dejavoo.io/software/dejapaypro>



HARDWARE INNOVATIONS AND THEIR PLACE IN THE FUTURE



Despite advancements in software, hardware remains a cornerstone of the payment processing ecosystem. Payment terminals are evolving to meet modern demands, with Android-based devices and unattended kiosks leading the charge.

The Role of Modern Hardware

- **Android-Based Devices:** Combining robust functionality with user-friendly interfaces.
- **Unattended Kiosks:** Expanding opportunities in self-service and niche markets.
- **Enhanced Security Features:** Providing peace of mind for merchants and customers alike.
- **Scalability:** Supporting merchants as their operations grow and change.

Dejavoo is one of the only companies providing a processor agnostic tech stack that includes hardware options. There are a variety of hardware vendors in the market today, but finding one that is integration friendly with both gateway APIs and hardware SDKs is difficult. Dejavoo makes the experience of adding hardware to a software integration seamless and simple.

Learn more about Dejavoo's hardware options by visiting <https://dejavoo.io/>

Chapter #7

KEY CHALLENGES & OPPORTUNITIES FOR ISOS & ISVS




The payment processing industry is not without its challenges. Increased competition, rising customer expectations, and rapid technological advancements require ISOs and ISVs to be more agile than ever.

Addressing Challenges

- **Service Excellence:** Differentiating through superior support and proactive solutions.
- **Streamlined Deployment:** Reducing the time and cost associated with onboarding new merchants.
- **Future-Proofing:** Anticipating merchant needs and staying ahead of industry trends.

Opportunities for Growth

- **Value-Added Services:** Offering analytics, marketing tools, and alternative payment options.
 - **Embracing Innovation:** Adopting new technologies to meet evolving merchant demands.
 - **Strengthening Relationships:** Deepening trust and loyalty through consistent service and communication.
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CONCLUSION

The future of payment terminals is bright, but it demands adaptability and innovation. As merchants seek solutions that simplify operations and enhance customer experiences, ISOs and ISVs must evolve to meet these expectations.

Moving Forward

- **Prioritize Relationships:** Build and maintain trust with merchants.
- **Embrace Integrated Payments:** Offer seamless, software-driven solutions.
- **Stay Ahead of Trends:** Keep pace with hardware innovations and market demands.

The journey forward is challenging, but with the right strategies, the possibilities are limitless. It's time to seize the future of the payment terminal—together.

We would like to thank Dejavoo for sponsoring this eBook. Please take a moment to visit <https://dejavoo.io/> to learn more about what Dejavoo could be providing in partnership with your organization.