MOBILE POS: TRANSFORMING TRANSACTIONS

Mobile point-of-sale solutions are helping businesses complete sales more quickly, more securely and more intelligently than ever before.

Executive Summary

Mobile point-of-sale (mPOS) technologies are transforming the brick-and-mortar retail, hospitality and events industries. Transactions and processes that once were tethered to traditional, fixed cash registers at the front of a store are being shifted to showroom floors, product aisles and outdoor venues. For brick-and-mortar retailers, mPOS systems are an important tool for improving customer satisfaction and preventing defections. An AMR Research study found that it takes an average of just 2.7 negative experiences to prompt customers to shop at a competing store. In this environment, long lines and out-of-stock items place customer relationships in peril.

Mobile POS and advanced inventory and asset management systems enable sales staff to provide on-the-spot service and fulfillment that can differentiate a store from its competitors. Emerging technologies such as beacons, radio frequency ID tagging and smartphones can deliver a responsive and intelligent experience in which digital displays show discounts for customers’ preferred items as they walk by.
Mobile POS: Disruptive Technology

Mobile point-of-sale technology isn’t new. Rental car companies adopted mPOS technologies in the 1990s, deploying handheld computers, scanners and printers to enable onsite agents to check in returned cars in a fraction of the time required by desk-bound staff. The deployments removed a major hassle for travelers anxious to get to their flights and yielded big gains in customer satisfaction and streamlined operations.

But it wasn’t until 2009, when Apple adopted mobile purchases in its Apple stores, that the concept really took off. Armed with iPod touch devices outfitted with a magnetic stripe reader (MSR), Apple provided a model for what mPOS could deliver: a transformative user experience that allows brick-and-mortar retailers to compete and thrive in the Internet age. Other early adopters soon followed, including Home Depot, which in 2011 tested thousands of mPOS devices in stores across the United States.

Today, mPOS is the fastest-moving trend in the retail sector, growing to a $7.8 billion business worldwide, according to a 2014 study conducted by the global research and advisory firm IHL Group. A MasterCard report on mPOS best practices predicts that mPOS device sales will increase by a staggering 380 percent between 2013 and 2017, while ABI Research projects that the number of installed mPOS devices will increase five-fold between 2014 and 2019, to 51 million.

A great deal of the momentum continues to come from Apple, which has seen its devices and phones emerge as a focal point for mPOS deployments. According to the IHL Group survey, nearly 60 percent of respondents are considering iPad devices to support mPOS, while 45 percent identified the iPhone and 29 percent the iPad mini as under consideration. Windows 8 was identified by 31 percent of respondents as a platform they are considering.

Regardless of platform, the advantages of mPOS deployments are clear; among them, enabling stores to scale to demand. A clothing retailer facing the holiday rush, for example, can use mPOS systems to multiply the number of checkout points and eliminate lengthy queues and chokepoints in the store. An electronics store can rely on intelligent software to prompt sales staff to suggest add-ons to a purchase. The common thread: Mobile POS transforms the shopping experience. It allows customers to purchase products from the same person they approach to learn about them.

Sustaining the customer touchpoint reduces the likelihood of abandonment and enables agents to propose upselling or cross-selling opportunities. The result is not only more sales, but more sales at higher average value.

Mobile POS deployments open the door to omnichannel interaction, allowing brick-and-mortar stores to leverage pricing, product information and inventory data the same way web retailers do. A sales agent can, for instance, use an mPOS system to check nearby store inventories for an item that is out of stock locally. The shopper can order the product on the spot and pick it up at another location or review the store’s inventory for alternative products.

In addition, mPOS ushers businesses into the era of digital payment and couponing. Stores can deploy touch-free systems such as Apple Pay to let customers make purchases from smartphones equipped with near-field communication (NFC) technology. The imminent switchover to Europay, MasterCard and Visa (EMV) “chip and pin” credit cards in the United States will eventually require retailers to adopt more modern checkout systems able to read the new credit card chips.

What Makes Up a Mobile POS Solution or Bundle?

At its most basic, an mPOS solution can be built around a handheld device such as a smartphone and an attachable magnetic stripe reader. More complex systems incorporate additional peripherals, including hybrid docking stations with a base station and cash drawer.

Ultimately, the right configuration of hardware and software depends entirely on an organization’s needs. From boutique clothing shops to home hardware outlets to roadside food trucks, the components in an mPOS deployment vary widely.

- **Base station (CPU) and cash drawer:** The base station is a feature of fixed POS systems and can be used in mPOS deployments as well. Base stations allow organizations to set up hybrid mobile/fixed point-of-sale operations. The HP MX10 Retail Solution, for example, includes a docking station with a hard-wired printer, scanner and cash drawer. The HP ElitePad tablet can be plugged in to the stand at a fixed point-of-sale station or removed for mobile operation.
Software applications: Businesses have a wide range of choices in mPOS software. Increasingly, cloud-based solutions are being adopted among small and midsize organizations and are favored for their low initial cost, light IT footprint and ability to scale with the business. Installed software solutions from independent software vendors are also widely deployed, and often provide opportunities to customize software to link with other business systems.

Wireless network: A secure and well-provisioned wireless network is a requirement for mobile in-store transactions. Wireless routers and access points must be deployed adequately throughout the space to ensure that sales can be conducted even in the far corners of a store.

Input devices: At the heart of any mPOS system is the handheld input device that allows sales staff to complete transactions on the move. Purpose-built devices can include integrated barcode readers for instant data capture and validation. However, the trend since 2010 has been strongly toward general-purpose tablet and smartphone form factors.

Professional-grade mPOS tablets and smartphones feature ruggedized exteriors and longer battery life, making them appropriate for venues where they may be exposed to weather, impact or abuse. While ruggedized devices cost more, the replacement cycle for these devices is four to six years, compared with about 1.5 years for consumer-grade devices, according to the technology market research and consulting firm VDC Research.

Thermal printers: Handheld printers allow sales personnel to print receipts anywhere in the store. Thermal printers link to mPOS-enabled tablets and devices via Bluetooth, ensuring broad compatibility and secure connections.

Magnetic stripe readers/scanners: An ecosystem of compact magnetic stripe readers, barcode scanners and chip readers have sprung up in the mPOS space. Companies such as Motorola and Ingenico offer single-role and multirole reader(scanner add-ons for tablets and smartphones. These devices include MSRs for swiping traditional credit and debit cards, scanners for reading barcodes (on products and coupons) and wireless readers for conducting payments via chip-based EMV cards and touchless near-field communication.

These devices are typically found in three classes: detachable dongles that clip onto the host device or plug in to an available port; sleeves and jackets that fit onto the device to provide a grippable profile; and stand-alone devices that link to the input device via Bluetooth.

Security: Mobile POS deployments require a fresh look at security. Wireless network access points need to be assessed and possibly upgraded to support secure, robust connections. Data encryption and user authentication should be implemented to prevent third parties from accessing transmitted or stored data. Stores that accept credit and debit card payments must implement specific provisions of the Payment Card Industry Data Security Standard (PCI DSS) to be allowed to transact payments with major providers. Working with a consultant can help fully secure mPOS deployments.

The Mobile POS Imperative

Regardless of the type of business, mPOS systems confer a host of benefits that promise to speed transactions, increase sales and improve customer satisfaction. At the same time, growing adoption of mPOS solutions puts pressure on organizations to adopt mobile transactions or risk losing customers to businesses that do.

According to a Forrester Research report, 79 percent of retailers are expected to have deployed mPOS systems by the end of 2015. What’s driving the rapid adoption? A number of retail benefits, including:

- Faster service for customers
- Optimized floor space
- Enhanced flexibility and scalability in retail operations

One of the key benefits of mPOS systems is that they can reduce — or even eliminate entirely — the time customers spend waiting in line. This is critical; studies show that few things damage customer satisfaction as sharply as delays at checkout. In fact, a 2014 study by Omnico Group found that more than 77 percent of respondents were less likely to return to a store if they experienced long lines while checking out. With mPOS systems, sales can be conducted at the point of service — in the aisle or at a display — greatly reducing the chance that a shopper will abandon a purchase.

A common way to reduce wait times is with line-busting. By adding mPOS systems to existing, fixed POS stations, mobile agents can approach customers waiting in line for checkout and complete

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**MOBILE POINT-OF-SALE (MPOS) PLATFORMS**

<table>
<thead>
<tr>
<th>Device</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>iPad</td>
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<tr>
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**SOURCE:** IHL Group, 2014
transactions on the spot. The result: Stores can make quick work of long lines before they become a point of frustration for customers. Line-busting is particularly effective during times of peak traffic, such as during sales or the holiday buying season.

Similarly, mobile devices can be used to handle the front end of the checkout process in line, scanning products of customers in the queue so products are entered into the POS database. The customer then takes the products to the fixed register to quickly make payment. A similar system is used at liquor stores to check IDs of customers before they get to the point of purchase. The process eliminates delays caused by customers lacking proper identification, because only approved shoppers are cleared to proceed to the register.

Beyond quicker sales, mPOS helps open new channels of interaction with customers. Agents using tablets and mPOS software can capture customer email addresses and provide the option to email digital receipts, eliminating the waste created by paper receipts. More important for retailers, email contact provides an outstanding channel to collect customer data for future promotions. Digital interaction with customers also opens powerful opportunities to motivate customers via loyalty programs, coupons and other promotions.

These interactions help take the customer relationship to the next level. Starbucks, for instance, has transitioned millions of customers to its smartphone apps for touchless, in-store payment and loyalty program interaction. According to reports, Starbucks processes about 4.5 million mobile transactions per week, which accounts for more than 10 percent of its weekly total.

By integrating customer-facing POS systems with back-end customer relationship management (CRM) and enterprise resource planning (ERP) software, Starbucks gains intimate knowledge of its most loyal customers’ purchases and preferences, and can target promotions and discounts accordingly.

Minding Security
Mobile POS solutions offer a means to better secure store payment systems against fraud and attack. Credit and debit card fraud is an overwhelming concern for retailers. According to a study by the research and advisory service firm Aite Group, rates of credit and debit card fraud have increased 70 percent in the United States since 2007, with 10 cents of every $100 transacted now counted as fraudulent.

The move to chip-and-pin EMV credit cards will help address this issue (in Great Britain, adoption of these cards has been followed by an 80 percent decrease in credit and debit card fraud since 2007). To support EMV transactions in the United States, retailers must deploy updated POS systems and scanners, which can be part of an mPOS rollout.

Mobile POS deployments offer an opportunity to strengthen and update security across the infrastructure. For instance, advanced mPOS systems can support multiple, secure types of payment, including:

- EMV credit and debit cards, with chip-and-pin technology that uses advanced encryption and private-key infrastructures
- Secure, smartphone-based payment services, including NFC-based touchless systems such as Apple Pay and Google Wallet
- Merchant-specific, smartphone app-based payment, such as the Starbucks app

In addition, an mPOS deployment must meet PCI DSS guidelines. The standard aims to ensure effective security practices regarding the handling of cardholder data. Merchants that accept credit or debit card payments must comply with PCI DSS guidelines (including passing regular audits) or face sanctions. Among the broad control objectives defined by the standard:

- Build and maintain a secure network
- Protect cardholder data
- Maintain a vulnerability management program
- Regularly monitor and test networks
- Maintain an information security policy

The PCI Compliance Guide site (at pci-compliance-guide.org) provides detailed guidance on how merchants can pass periodic assessments under the standard.

PCI DSS affects both day-to-day operations and deployed mPOS systems. An mPOS solution should include devices and software that support end-to-end encryption, defined as part of the PCI DSS Point-to-Point Encryption (P2PE) program. End-to-end encryption ensures that data is scrambled upon receipt and remains so throughout its journey on store systems, including across Bluetooth links from some mobile scanners to handheld input devices.

The larger issue of wireless networking security is also an area of concern, because critical payment data must be transmitted between mobile endpoints and back-end POS systems and software. Merchants must properly secure network hardware and...
configurations to prevent unauthorized intrusion and keep third parties from accessing wireless communications in the store. Among the key components of effective, in-store wireless security:

- **Current technology:** Merchants should deploy wireless hardware with fully updated firmware to provide robust links between mobile devices and the application server that runs point-of-sale software. Aging hardware may lack full support for the best available protocols and standards, or may lack prompt firmware updates.

- **Access point security:** All network access points in a store should be properly locked down and secured. Merchants should never deploy hardware with the vendor’s default user name and password and should avoid enabling remote web access on network hardware, which can expose network equipment to offsite attacks.

- **Encryption:** Advanced wireless encryption schemes, such as Wireless Protected Access 2 (WPA2), scramble transmitted data and prevent third parties from harvesting critical information over the air. Network equipment and mobile endpoints should support the most recent standards.

- **Access control:** Customers and third parties should be prohibited from logging on to a network using static IP addressing. Merchants should disable Dynamic Host Control Protocol (DHCP) for wireless devices and manually assign IP addresses to mPOS endpoints. MAC ID filtering should allow only devices with registered MAC addresses to link to a network.

**Traffic Management**

In brick-and-mortar retail, floor space is essential. Fixed POS deployments create inefficiencies that can result in poor traffic flow and long lines. According to a report from the consulting, services and outsourcing firm Accenture, one-quarter of available floor space at top U.S. retailers is more than 50 feet away from the closest checkout station. Described as “POS deserts” in the report, these distant areas of a store are less likely to be visited and can yield higher rates of sales abandonment.

Mobile POS systems let merchants shrink or eliminate these POS deserts by positioning mPOS assets at stations in far corners of the store or by deploying sales agents armed with handheld mPOS systems. Replacing fixed POS stations with flexible mPOS systems can optimize the use of available floor space in many ways, including:

- Allowing the reprovisioning of floor space currently dedicated to cash registers, so it can be used for display space and other assets
- Eliminating the need for fixed space for customer service and returns
- Enabling optimization for seasonal traffic and events, so products can be prominently displayed with checkout stations positioned nearby

Mobile POS can also improve in-store asset tracking and inventory control. Sales agents using handheld scanners and displays can track and identify inventory and make immediate updates to the database.

Likewise, mobile sales systems make it easier to support the sale of difficult-to-secure items — such as small electronic devices — that may need to be locked behind a counter or in a display. Mobile POS-equipped agents can complete sales of such items at the point of display and eliminate the need for dedicated staff to man a product display area.

Surging and unpredictable customer traffic is always a challenge in retail, but mPOS systems provide a number of ways to manage it. Full-service mobile points of sale can be deployed — often on short notice — to address spikes in sales traffic, effectively increasing the number of available cash registers in the store. A chain operation, for instance, can deploy mPOS systems from other locations to a store experiencing heavy traffic, and quickly connect with back-end software.

**Roadmap to a Rollout**

Deploying an mPOS system can be simple or extremely involved, depending on the scope, scale and nature of the deployment. After all, a small boutique shop could get set up by simply snapping a payment card reader onto a tablet and logging into a cloud-based mPOS service.

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**EXAMPLE OF A POS DESERT**

Long walks across POS deserts to fixed terminals can reduce sales. Mobile POS lets customers buy more efficiently.
The challenge changes a bit when a massive retailer decides to outfit its staff with mPOS systems alongside traditional cash registers. Regardless of the scale, there are things every business needs to keep in mind when implementing an mPOS solution.

- **Implement in stages:** Never bite off more than you can chew. An organization should target its mPOS rollout at a single store — or even in a single section of a store — before expanding the deployment. A pilot project can smoke out issues and flaws in the plan and infrastructure, allowing the business to adapt the process as needed.

- **Start with a high-impact location:** Initial rollouts should be located where they can have immediate and substantial impact, such as areas in a store that are distant from fixed POS stations, or in busy departments that can benefit from additional checkout resources.

- **Stay secure:** IT staff should review the wireless local area network and make sure all hardware is updated and that network communications are encrypted using a robust protocol, such as WPA2. Also, network hubs, routers and access points must be properly secured so they cannot be accessed by third parties, either locally or over the web.

- **Integrate with the back office:** Planners should fully assess existing back-office software and systems — including accounting, ERP, CRM and other applications — and map out how an mPOS system would integrate with them. A consultant or developer can customize solutions to forge links among these systems.

- **Define success:** Leaders should develop metrics and quantitative goals for an mPOS deployment, then establish processes for measuring results against those markers. Cost reductions, increased sales, quicker transactions and improved customer satisfaction are all worth tracking.

- **Tune to need:** Every business is unique, and decision-makers must account for that early in the project cycle. Effective planning demands consideration of unique aspects of the sales cycle. Businesses that make large sales, for instance, will have very different support needs than a supermarket.

- **Recruit help:** Many vendors and resellers employ service arms that can bring consulting, development and support services to bear.

- **Demonstrate proof of concept:** Vendors and providers can help to develop a pilot program to test the solution. Leaders should carefully track results and address any problems. This process can establish a baseline configuration for mPOS systems and software that can be propagated across the organization.

### Mobile POS and the Cloud

The cloud has transformed the way software is delivered to businesses. The result: A company adopting an mPOS solution today is much more likely to sign up for a monthly, cloud-based plan, than to purchase and install licensed software on local machines.

Why the move toward cloud? For one, cloud-based services offer a major advantage to small and midsized businesses that aren’t positioned to make large capital expenditures. Traditional point-of-sale software is licensed per register and may carry an additional yearly upgrade and maintenance fee of up to 20 percent. Businesses that deploy cloud-based solutions can avoid the upfront licensing cost in favor of an incremental, monthly expense. The ability to shift software licensing costs from the capital expense budget to the operating expense budget can spell the difference between an immediate and delayed deployment.

What’s more, cloud services by their nature scale to demand, and they do so without requiring investments in servers and storage. A growing business that needs to add more POS resources can simply visit the provider’s website and acquire more services. From an IT perspective, the overhead is minimal.

Another major benefit, especially for smaller businesses that lack sufficient IT resources, is the assurance that comes with having data stored in the cloud. Competent cloud-based mPOS providers...
dedicate resources for securing and backing up data, eliminating the risk of losing data vital for customer analytics, accounting and other activities. An mPOS cloud vendor that is PCI DSS compliant — and any provider worth considering should be — can also ease the burden of meeting PCI thresholds for security and data handling. Organizations derive additional benefits from deploying cloud-based mPOS solutions. Among the things companies can expect from cloud mPOS:

- **Access to POS data anytime, anywhere**: Providers offer rich web portals and mobile apps that provide live sales data and other valuable tools.
- **Integration of cloud-based software systems to back-end software**: This links the brick-and-mortar world to the online world.
- **Support for online ordering**: Many businesses pair this feature with in-store pick up or delivery.
- **Integration of mPOS systems with online or app-based customer programs**: These can include loyalty programs, couponing, gift cards and mobile wallets.

Cloud-based mPOS solutions also come with some drawbacks and obstacles. For instance, a cloud solution may be less flexible and customizable than in-house software, which may limit the ability to integrate mPOS solutions with existing POS and other back-end software. And while the pay-as-you-go nature of cloud solutions can ease the shock of a major capital expenditure, larger organizations may find that the monthly cost of outsourcing the software is higher than what it would cost to manage in-house.

Finally, cloud-based mPOS solutions come with issues related to trust, security and levels of service. A small retailer lacking a solid Internet connection may find cloud services untenable, because they are only as reliable as the Internet service they run on. Businesses also must understand that a cloud service can suffer an outage. Major cloud players such as Microsoft, Google and Amazon have all experienced outages in the recent years, and companies must consider how an unplanned mPOS outage — however brief — may impact business operations.

**CDW Mobile POS Bundles**

Mobile POS bundles offer an outstanding way to join point-of-sale hardware, software and services into a single, interoperable solution. Preconfigured bundles ensure that components such as MSR modules and Bluetooth thermal printers are compatible with deployed POS systems, including tablets and smartphones. They also help businesses focus on mPOS solutions best adapted for their specific industries and scenarios — a critical consideration for new and small businesses that typically lack IT resources dedicated to POS deployment and management.

The [CDW Point of Sale Solutions Finder](#) presents fully vetted and packaged bundles of POS hardware, software and peripherals tuned to specific market verticals and operating environments.

A proprietor of a yogurt shop, for instance, can find tailored POS solutions under the Hospitality category, then filter the results by static or mobile POS operations, operating system platform and other characteristics.

The Solution Finder provides bundles for more than 30 verticals across two groups: hospitality and retail. The hospitality group includes bundles for numerous verticals, such as amusement parks, bakeries, bars and nightclubs, catering, coffee shops, fine dining, resorts and spas. The retail group includes bundles for automotive, clothing, food and beverage, fuel and gasoline, jewelry, shoes and sporting goods, among others.

### BENEFITS OF MOBILE POS

It’s not hard to understand why mPOS technology has achieved rapid market penetration across the retail sector: Businesses find they are able to increase sales, boost profits and improve customer satisfaction by untethering transactions from fixed cashier stations. And with competition from online vendors increasing, mPOS deployments help level the playing field for brick-and-mortar shops looking to provide an enriched customer experience. Among the benefits of mPOS deployments:

- **Quicker service**: Line-busting and in-aisle transactions cut down on long queues and reduce the likelihood of customers leaving the store for a competitor.
- **Optimized space**: Flexible mPOS systems free up space consumed by fixed cash registers, allow for better flow and add opportunities for product placement.
- **Lower costs**: Wireless mPOS systems are less costly to deploy than fixed POS stations, while cloud-based POS solutions can help shift capital expense outlays to predictable monthly payments.
- **Increased productivity**: On-the-spot transactions and access to inventory systems reduce time wasted walking to workstations and increase worker productivity.
- **Better security**: Mobile POS systems are tuned for full Payment Card Industry Data Security Standards (PCI DSS) compliance, while properly configured wireless networks and devices provide robust encryption and authentication to safeguard data.
- **Email savvy**: Replacing printed receipts with emailed ones does more than just help the environment; it provides a business with a valuable connection to customers that enables email promotions and interaction.
- **Enhanced loyalty**: Many mPOS systems support customer loyalty programs that reward shoppers for repeat business.
- **Higher satisfaction**: Shorter lines, quicker checkout, in-aisle service and Internet-savvy promotions all combine to boost customer satisfaction and ensure repeat business.
For example, the Enabler eMobile POS 41 bundle is recommended for a number of mobile-friendly sub-verticals such as amusement parks and casual dining establishments. The bundle includes an Apple iPad device, Honeywell transaction terminal, Star Micronics printer and POS software that allows a business to process credit cards, checks and cash payments; email or print receipts; and integrate with accounting systems.

The CDW Point of Sale Solutions Finder is generally best for new and small businesses deploying their first fixed or mobile POS solution or replacing an existing POS setup. Organizations seeking to incorporate mobility alongside an existing POS system must consider issues related to software and systems integration. In these instances, a CDW account manager can assist with the decision-making process and come up with a bundle of hardware, software and integration services that ensures successful deployment of an mPOS system.

**CDW: A Mobile POS Partner That Gets IT**

Accepting mobile payments can be a significant point of difference for organizations that want to operate more efficiently and deliver an outstanding customer experience. However, selecting the right mPOS components and software can be a real challenge. There are dozens of vendors to choose from and no shortage of choices to be made around components such as MSR modules, thermal printers and input devices.

Businesses also may have concerns about device and software interoperability, integration with existing back-office software and whether the solution meets the specific needs of the organization.

CDW offers a full range of fixed and mobile POS solutions, from software and services to systems, peripherals and add-ons. Mobile POS products and services offered by CDW reflect the broad and diverse use cases for mobile commerce. From cab drivers accepting in-vehicle credit card payments to department store chains augmenting fixed checkout capacity at stores nationwide, the range of mPOS applications is vast.

CDW can help with the challenge. CDW account managers and solution architects are available to assist businesses in all phases of the mPOS deployment. Our approach includes:

- Initial discovery session
- In-depth assessment and review of the existing environment
- Detailed vendor evaluation, yielding analysis and recommendation of available products and services
- Procurement, configuration and deployment of the solution
- Ongoing product lifecycle support
- Overview of requirements and service assessments

This end-to-end approach ensures that the mPOS solution you deploy will integrate effectively with your business and enable you to become more productive.

To learn more about CDW mobile point-of-sale solutions, contact your CDW account manager, call 800.800.4239 or visit CDW.com/mPOS.

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HP ElitePad Mobile Retail Solution. Retail made mobile. Deliver great customer service and improve operational efficiency with a mobile solution driven by a Windows® tablet that works seamlessly with your installed applications. The durable case helps protect your tablet, accepts a range of third-party payment entry devices and easily docks for an instant fixed POS workspace.

CDW.com/hp