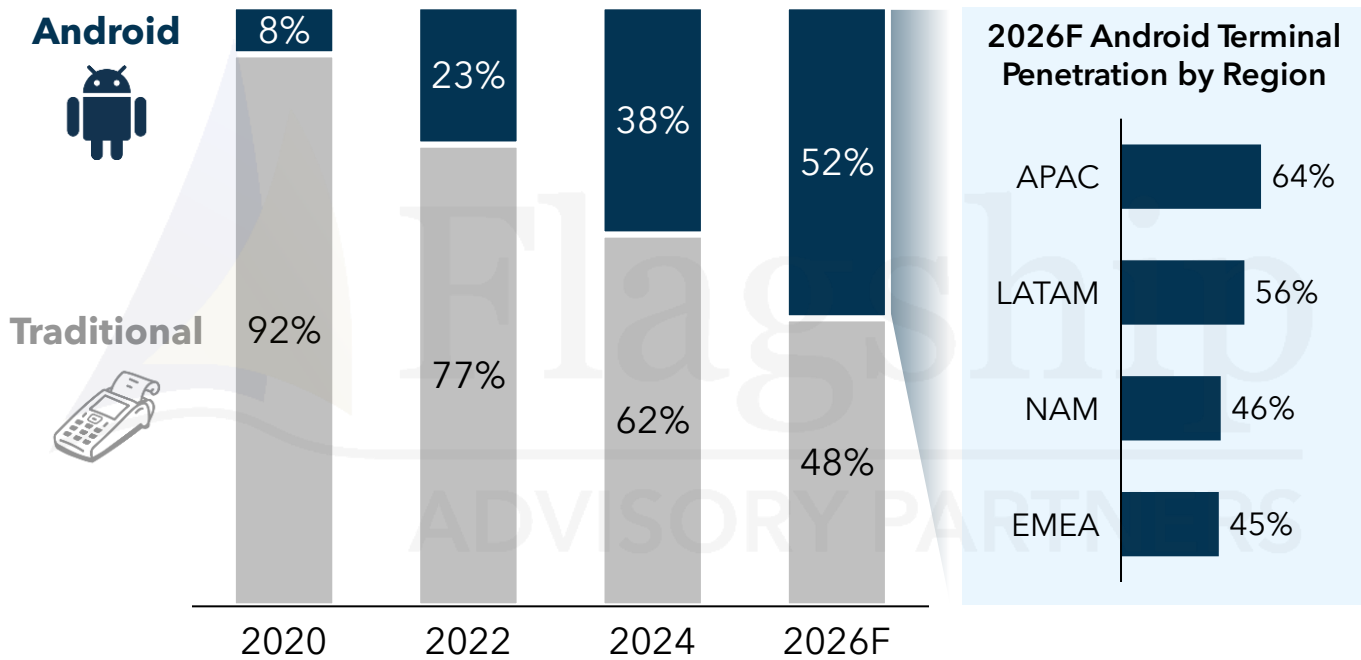


# Android is the Clear Winner of the POS Terminal Operating System Wars

## 1 Installed Base Terminal Penetration by Type (live units only; % of terminal type; excl. SoftPOS and mPOS)



Sources: Flagship Advisory Partners estimates, Terminal producers' annual reports, GlobalData

## 2 Android Terminal Adoption Drivers (non-exhaustive)

### For Acquirers and PSPs

Fewer specialist programmers needed, lowering payment app development costs

Easier estate management with better remote updating, diagnostics, etc.

Enable new revenue streams from selling more sophisticated VAS<sup>1</sup> and software

Notes: (1) VAS stands for Value-Added-Services

Sources: Flagship Advisory Partners estimates, Terminal producers' annual reports, GlobalData

### For Merchants

A more all-in-one hardware product handling payments, inventory, loyalty, etc.

The devices can offer a more premium and high-tech feel and UX

Easier integration with broader business management software

### Key Takeaways & Commentary

- Android terminals have been rapidly capturing share from traditional terminals with proprietary OS in recent years and are projected to become the dominant terminal operating system in 2026
- Significant regional differences in adoption rates of Android terminals exist within emerging regions like APAC and LATAM leading the adoption curve
- Android terminals offer clear advantages for both payment providers as well as for merchants, since the Android ecosystem is much more open and mainstream, resulting in lower development costs and faster innovation

# NAVIGATING FINTECH INNOVATION

Flagship Advisory Partners is a boutique strategy and M&A advisory firm focused on payments and fintech. We serve clients globally and have a team of 40+ professionals who have a unique depth of knowledge in payments and fintech.



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