

SEAMLESS RETAILING: THE FUTURE OF FRICTIONLESS TRANSACTIONS

Discover how powerful mobile technology can transform the checkout experience: cut queues, simplify payment—and create WOW moments for your customers.



Honeywell

ENHANCING THE CHECKOUT EXPERIENCE

Retail today has been re-shaped by one-click digital experiences: The expectations that customers now bring don't stop when they go offline.

Things like queuing that once felt normal are now old-fashioned, regardless of the channel. And yet, in reality, checkout remains a sticking point.

Long lines, slow service, limited payment options, and outdated hardware all contribute to frustration, lower NPS, and lost revenue. Add in labor shortages and ongoing staff turnover, and the challenges are clear. Today's shopper has been conditioned by frictionless online convenience and delays are considered unacceptable. We're in a world where the consumer's demand for speed is obvious: in the US, for example, [85% of all transactions in grocery stores are now contactless](#).¹

This eBook explores how mobile payment solutions like Honeywell Smart Pay have the power to not just resolve these pain points, but future-proof retail operations. How? Simply by turning off-the-shelf mobile Android devices into secure, contactless POS terminals.

Smart Pay empowers equipped employees to provide an extra dimension of service to each and every customer, boosting revenue and loyalty while driving repeat business.

Here are five benefits of integrating mobile payment solutions into your store:



1. More than half of Americans now use contactless payments, according to Mastercard poll, CNBC

- 1 DRIVING CONVERSION**
- 2 INCREASING PRODUCTIVITY**
- 3 MEETING CUSTOMERS WHERE THEY ARE**
- 4 TECHNOLOGY MADE SIMPLE**
- 5 TRUST & RELIABILITY**

Checkout bottlenecks & lost sales

Customers expect instant gratification. But the inflexibility of fixed checkout stations can often create lengthy queues—especially in high-flow retail destinations like supermarkets, department stores, and convenience stores.

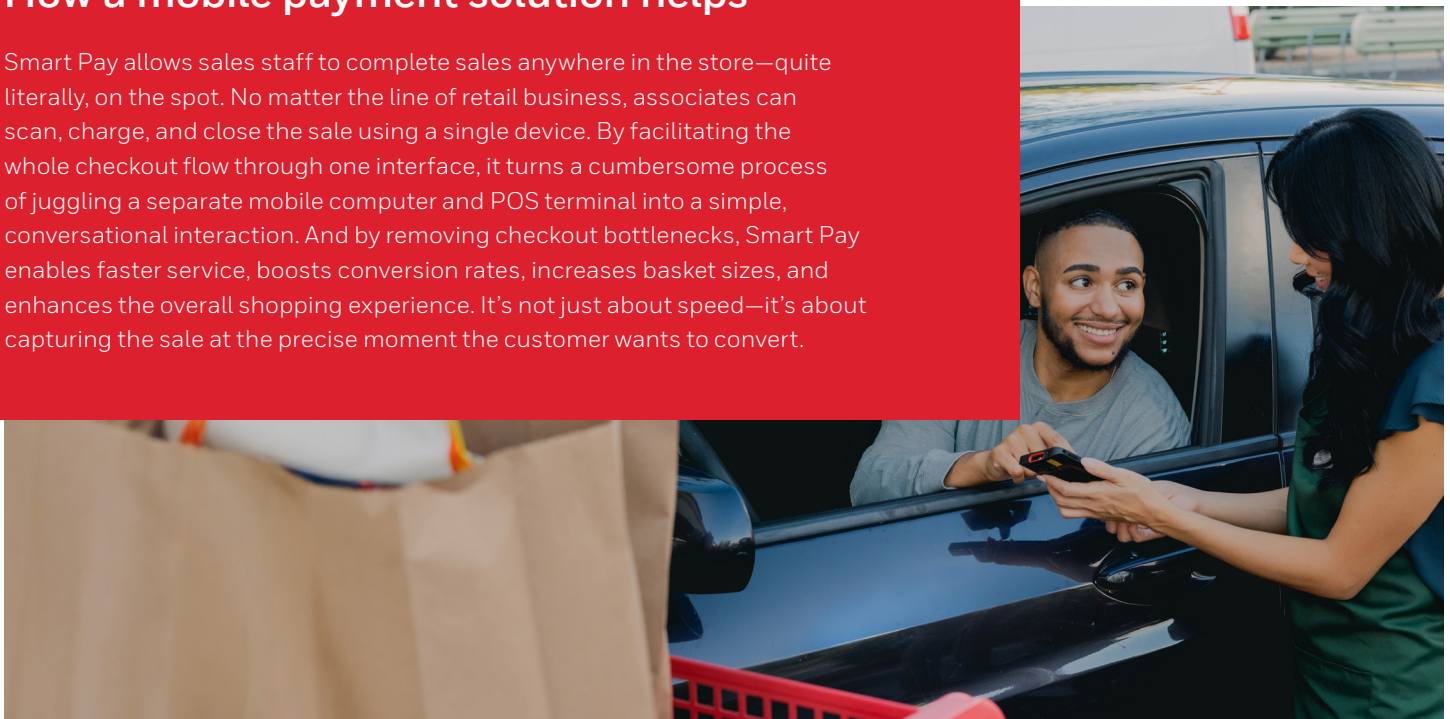
That's a big risk for retailers who might lose revenue if shoppers choose to abandon their purchases rather than wait. Even when help is available, walking to a fixed checkout can disrupt buying momentum by delaying the final decision and creating an opportunity for rational doubts to overpower the emotional drive towards the purchase. Traditional POS setups are no longer able to provide the speed and flexibility modern customers often demand.



Over three-quarters² of debit card payments in the UK are now contactless, reflecting the shift toward speed and minimal wait times.

How a mobile payment solution helps

Smart Pay allows sales staff to complete sales anywhere in the store—quite literally, on the spot. No matter the line of retail business, associates can scan, charge, and close the sale using a single device. By facilitating the whole checkout flow through one interface, it turns a cumbersome process of juggling a separate mobile computer and POS terminal into a simple, conversational interaction. And by removing checkout bottlenecks, Smart Pay enables faster service, boosts conversion rates, increases basket sizes, and enhances the overall shopping experience. It's not just about speed—it's about capturing the sale at the precise moment the customer wants to convert.



2. UK Reaches 150 Million Contactless Cards in Issue, UK Finance

Labor shortages & operational inefficiencies

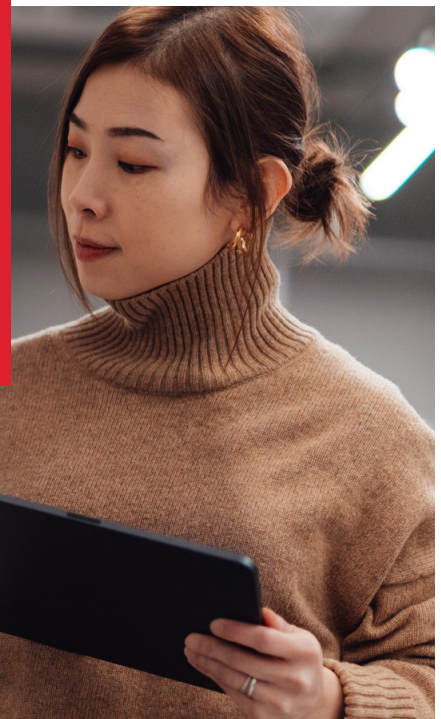
High employee turnover and staffing shortages are reshaping retail operations. Having fewer hands on deck means that remaining staff are spread more thinly, and onboarding new hires is a time-consuming task—especially when complex systems and multiple devices are involved. The result? Inconsistent service, longer training cycles, and reduced productivity at the frontline of customer interaction.



Around half of U.S. frontline retail employees and frontline managers are [considering leaving their jobs](#).³ The employee turnover rate for retailers in the UK, meanwhile, now stands at around [50% per year](#).⁴

How a mobile payment solution helps

Smart Pay simplifies operations by consolidating multiple tasks into one easy-to-use Android device. Store associates can scan items, check stock, and process payments without switching tools or locations. With less hardware to get to grips with, training becomes faster and more intuitive, helping new hires get up to speed quickly. Even better, streamlined workflows allow staff to focus more on customer service and less on tech troubleshooting, enhancing their experience and enabling retail tactics like cross-selling.



3. How retailers can attract and retain frontline talent amid the Great Attrition, McKinsey & Co.

4. How can the retail industry overcome its retention problem?, LHH

MEETING CUSTOMERS WHERE THEY ARE

3

Limited payment options & transaction friction

More and more shoppers are using digital wallets, QR codes, and contactless payments—but many stores still rely on incompatible legacy systems, causing longer wait times and, potentially, more shopper abandonment. Asking customers to walk across the store to find a fixed checkout station can result in second thoughts or outright cart abandonment. This lack of flexibility erodes customer trust and puts sales at risk during the most critical point—the moment of purchase.



53% of Americans now use digital wallets more frequently than traditional payment methods, with usage spanning all age groups and income levels.⁵

How a mobile payment solution helps

Smart Pay accepts a wide range of payment methods including debit and credit cards, Apple Pay, Google Pay, and QR codes—all directly from an Android device. Associates can complete the transaction immediately, wherever the customer is. By understanding customer payment preferences and eliminating unnecessary hurdles, drop-offs are reduced and a seamless checkout experience guaranteed. As a retailer, you want customers to focus on what to buy, not how to pay—which is exactly what the flexibility of Smart Pay enables, putting colleagues in tune with customer expectations. By adding Honeywell mobile printer devices, stores can even serve customers who need receipts or other documentation without needing to a fixed station.



5. Digital Wallet Usage Statistics (2025)
absrbd

Inflexible hardware & rising costs

Retail staff are often asked to juggle an array of devices: barcode scanners, inventory tablets, payment terminals. This adds cost, creates inefficiencies and device management challenges, and increases potential for errors—not to mention the sustainability impacts of a more extensive device estate. Traditional POS hardware is also expensive to maintain and replace, and frequent upgrades are required. Renewal processes then add pressure to already-strained IT teams being forced to manage different vendors and warranties.



A major U.S. retailer, during a POS system upgrade, processed over [2,000 skids of e-waste](#) across 768 stores in 18 months.⁶

How a mobile payment solution helps

Smart Pay consolidates multiple tools into one Android device—streamlining processes and reducing overheads. One single device handles scanning, payment, and inventory. Honeywell's rugged, ergonomic hardware offers durability without sacrificing performance, and intuitive software design minimizes training time. The result? Lower capital expenditures, simplified support, and an agile workforce equipped to serve customers from any point in the store.

Going further, unifying this solution with Honeywell Operational Intelligence gives teams a holistic way to manage the installed device base and increases control, safety and usage of these devices by automating the delivery of IT updates.



Downtime & payment disruptions

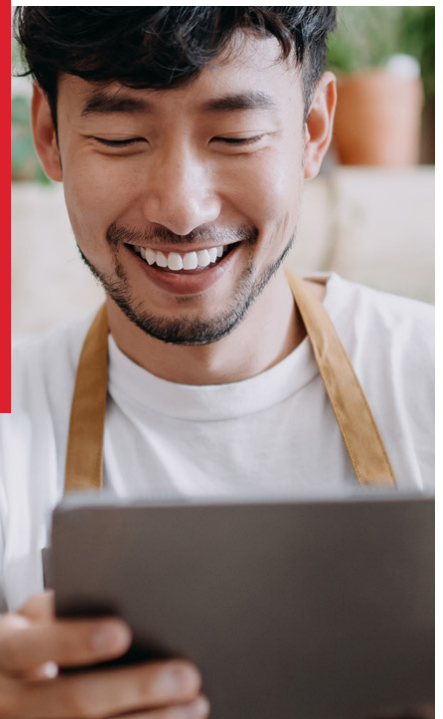
Retail outlets rely heavily on technology. When that tech fails, the consequences are significant and immediate. Network outages, power failures, or hardware crashes at fixed POS stations can halt operations and frustrate customers. If backup systems are unavailable, sales are guaranteed to be lost, and managing the publicity impact of the failure—particularly on social media—can mean that the damage keeps going even when systems come back online.



98% of US businesses report that [a single hour of POS downtime costs their business over \\$100,000](#), underscoring the significant financial impact of system failures.⁷ In Europe, 29% of retail businesses say that they [struggle with customer complaints](#) stemming from disrupted IT systems.⁸

How a mobile payment solution helps

Smart Pay is a reliable, trustworthy fallback option during an infrastructure failure. If a major POS system goes down, associates can continue accepting payments using Wi-Fi or cellular connected Android devices, so business continues uninterrupted. And the added mobility means that associates can work around very disruptive events to make sure customers get the service they need. Smart Pay ensures a critical layer of operational resilience—ensuring that it's always business as usual.



7. The power and potential of Point-of-Sale systems, Retail Insight Network

8. New Research Reveals Record Demand for Edge Architecture in Major US and European Grocers' Store Tech, NCR Voyix

MEETING CUSTOMER DEMANDS

5

By turning existing Android devices into flexible, secure, and fully compliant checkout solutions, Smart Pay helps retailers to get more sales, adapt to staffing challenges, and meet shopper expectations.

Being built on Android means that retailers also benefit from modern, best-in-class features for businesses that need an enterprise mobile operating system:



SECURITY

Android Enterprise provides robust security features, including consistent security updates and patches, ensuring that devices remain secure against the latest threats.



CONTROL

IT administrators have the ability to enforce detailed, granular policies on devices, ensuring compliance with corporate standards and enhancing data security.



FLEXIBILITY

Businesses can choose to deploy devices through methods, including zero-touch enrollment, which simplifies the setup and configuration of devices.

From mobile self-checkout to emergency backup systems, Smart Pay is easy to deploy, simple to use, and elevates both customer experience and bottom-line performance.

EASY WAY TO ACCEPT MOST PAYMENT CARDS

Works with international and domestic card schemes

CONNECTED TO YOUR PREFERRED NETWORK

Out-of-the-box compatibility with leading partners and acquirers

GLOBAL SUPPORTED STANDARD

Proven track record in key industries, from small businesses right up to enterprise organizations

COST EFFECTIVE AND DEVICE EFFICIENT

100% software solution, SaaS and cloud-based, runs on existing hardware devices.

Ready to enhance your operational performance in industrial environments?

Get in touch with one of our experts for a Honeywell Smart Pay demo today.



For more information

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