SOFTPOS · OPEN LOOP · VENDING

SoftPOS payments in vending – explained simply

Why the future of cashless payment at the vending machine is software – and what that means for operators in practice.

Tapsy is the payment terminal from Hug-Witschi AG for vending machines, micromarkets, self-checkouts and self-service. It combines **robust, modern hardware (CM30 platform, Android 14, 5-inch touchscreen)** with a **certified payment app (SoftPOS)**. The result: more functionality, lower costs, central management – and **freedom to choose your acquirer**, i.e. your payment processor. Tapsy is developed by vending specialists with more than three decades of experience – not by a corporate giant that treats vending machines as a side note.

TWINT | Apple Pay | Google Pay | Visa | Mastercard

PCI MPoC | Worldline | Viva.com | SmartLink | nube cloud

85 %
of in-person card payments in the euro area are contactless (ECB, H2 2025)

+12 %
annual growth in contactless payments – 32.9 bn transactions per half-year (ECB)

85 %
of Swiss debit card payments are contactless (SNB survey)

–20 %
operating costs thanks to telemetry and payment in one cloud (Kiosk Industry)

Open loop on the rise – the numbers speak for themselves

"Open loop" means paying with what customers already carry in their wallet or on their phone – debit and credit cards, TWINT, Apple Pay or Google Pay. This way of paying is becoming the norm across **hospitality, retail, vending and self-checkouts**:

- **A Europe-wide standard:** In the second half of 2025, 32.9 billion contactless card payments were processed in the euro area – up 11.9 % on the previous year. 85 % of all in-person card payments are now contactless (ECB payments statistics, January 2026).
- **Switzerland pays digitally:** According to the Swiss National Bank, the debit card is the most widely used means of payment; around 85 % of debit card payments are contactless (SNB payment methods survey 2024).
- **Vending is catching up:** Europe has around 3.8 million vending machines; cashless is already the largest payment mode. The European vending market is growing from around USD 23 bn (2025) to over USD 34 bn (2034). Micromarkets are growing by about 28 % per year – and consumers spend 53 % more there on average.
- **2026 is the scale year for unattended payments:** Vending machines, smart fridges and self-checkouts are being integrated into the same payment and reporting architecture as staffed tills. Bundling telemetry and payment in one cloud cuts operating costs by more than 20 % (Kiosk Industry / William Blair).

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The message for operators: Anyone still relying on coin mechanisms or rigid terminals is losing revenue to locations that charge the way customers want to pay.

What is SoftPOS – and why does it matter?

SoftPOS stands for "Software Point of Sale". The idea is simple: the certified payment function is no longer hard-wired into a dedicated device, but runs as a **certified app on an Android device** – secured to the international **PCI MPoC** security standard that the card schemes mandate for this device class. For you as an operator, this means:

- **New features via update instead of hardware replacement:** QR code payments, age verification, closed-loop integration (e.g. staff catering), advertising/digital signage or, in future, stablecoin payments arrive on the device via software.
- **No technology dead-end risk:** If market standards or requirements change, the app is updated – the hardware stays.
- **Attractive terms:** Less dedicated hardware means lower fees than classic terminals.

Approval: cleared for semi-attended use

SoftPOS is **approved for semi-attended use** – locations where an attendant is within reach. For Tapsy's typical fields of use such as **communal and staff catering**, staff restaurants, self-service or attended kiosks, this is no obstacle: staff are always around. In enclosed or supervised facilities (airports, station concourses) that allow access to the machine for a limited time, SoftPOS is also possible. Purely public outdoor sites – at small railway stations or on a street corner, say – are possible as well: approval can be requested from the payment partner. Hug-Witschi supports you in this.

One terminal, several payment partners: Worldline, Viva.com – and tomorrow?

With classic terminals, the acquirer – the financial service provider that processes your card payments – is often wedded to the device: switching providers means swapping terminals. **Tapsy decouples hardware and acquirer.** The payment function is an app – and Tapsy can run several:

- **Worldline Tap on Mobile:** the established SoftPOS solution for Switzerland and Europe, with all local payment methods including TWINT.
- **Viva.com:** already integrated for the European market. Viva.com operates in 24 European countries – ideal for operators with locations beyond Switzerland.
- **Open to more:** Tapsy's SoftPOS architecture is designed so that additional certified payment apps can be integrated with reasonable effort. If a new provider with better terms enters the market, the path is open to you.

This gives you negotiating power on fees, flexibility on contract terms and independence from the fate of any single provider. In short: **Tapsy brings freedom exactly where dependencies hurt.**

Certification: why Tapsy hardware lives longer

A cost factor many operators only noticed at their second terminal generation change: with classic EFT terminals, the **hardware itself** must be security-certified – internationally to **PCI PTS**, and in Switzerland additionally to **ep2**. These approvals expire: when a PCI PTS version lapses, card schemes and acquirers demand that devices be replaced – working terminals have to be swapped out simply because the certificate expires.

Tapsy is different: the security-relevant payment function sits in the certified SoftPOS app and in the payment partner's backend (PCI MPoC). The PCI PTS and ep2 hardware certification cycle does not apply to the device. Security updates arrive continuously via software. The consequence: **the hardware stays in service for as long as it works – not for as long as a certificate is valid.** That makes Tapsy the longer-lasting, more sustainable investment.

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Tapsy vs. classic card terminal

	Classic EFT terminal	Tapsy (SoftPOS)
Payment function	Burned into proprietary hardware	Certified app (PCI MPoC) – Worldline Tap on Mobile, Viva.com and others
Choice of acquirer	Usually tied to one acquirer	Decoupled – the operator chooses the payment partner; further apps can be integrated
Hardware certification	PCI PTS and ep2 required; expiry forces device replacement	Not required – security sits in the app; hardware stays in service
New features	Often only with a hardware swap	Via software update, remotely
Machine interface	MDB	MDB and EVA SmartLink (beta) – ready for the new standard
Management	Device by device, often on site. Dependent on the provider	Centrally via the nube cloud (remote) or on site via USB stick
Display & interaction	Small display, payment prompts only	5-inch touchscreen: operation, advertising, age verification, EAA
PIN entry	PIN on glass or PIN pad depending on device, not always available	PIN on glass – directly on the touchscreen
Costs	Higher fees, certification-driven investment cycles	Attractive terms, long-lasting investment

The hardware: CM30 platform – built for everyday vending

SoftPOS does not mean "any smartphone in a vending machine". Tapsy is based on the **CM30 platform**, an Android payment device developed specifically for unattended use – robust, compact and designed for continuous operation:

- **Modern system:** quad-core ARM Cortex-A53 (2.0 GHz), 32 GB ROM / 2 GB RAM, hardened "Safedroid" based on Android 14.
- **Brilliant display:** 5-inch TFT IPS touchscreen with 1280 × 720 pixels – for operation, branding and advertising.
- **Maximum connectivity:** LAN (100 Mbps), 4G/3G/2G mobile and WLAN – Tapsy works at any location.
- **All interfaces on board:** MDB, USB A/C, RS232 – compatible with practically every vending machine controller. The EVA/EPS-compatible dimensions (152 × 93 × 41 mm) allow installation without modification.
- **For harsh environments:** IP65 protection, operating temperature −20 °C to +60 °C, 12–48 VDC supply. Plus a 5 MP camera, speaker and microphone for future applications such as age verification and accessibility (European Accessibility Act, EAA).

Developed by vending specialists – not adapted by payment giants

Tapsy's core functions – machine interfacing, operating logic, cloud integration, telemetry – are developed by **Hug-Witschi AG itself**. That is a decisive difference: large payment providers build terminals for the shop checkout and treat the vending machine as an afterthought – MDB timing, vending protocols and the quirks of coffee machines, snack machines and water dispensers are foreign to them. Hug-Witschi has been working on exactly these interfaces for more than three decades. If something does not work, the developer sits in Bösingen – not in a corporate hotline.

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Future-proof: SmartLink, age verification and more

- **EVA SmartLink already on board (beta):** With "SmartLink" (OPC UA 30210-1), the European Vending & Coffee Association has defined the standard that will replace the 30-year-old MDB protocol; release candidate 1.0.0 was published in March 2026. Tapsy already supports SmartLink as a beta version – ahead of comparable providers on the new standard.
- **Age verification with Voltox.ai:** For machines selling tobacco, alcohol or energy drinks, Voltox.ai's AI-powered age verification can be integrated: facial analysis in under 3 seconds via the built-in camera, no ID document required, GDPR-compliant (no biometric data stored), with a fallback check in borderline cases.
- **Further building blocks:** QR code payments, closed loop for staff catering, digital signage and upselling on the display – the platform grows with your requirements via software (NOVA).

Payment the way your customers expect

- **All common payment methods:** credit and debit cards (Visa, Mastercard, Maestro), TWINT, Apple Pay, Google Pay, Samsung Pay, plus Alipay+ and WeChat Pay for international guests. Limitation: CH – local ep2-compliant cards; DE – pure Girocard.
- **PIN on glass:** amounts above the contactless limit are possible too – the PIN is entered securely on the touchscreen.
- **Multilingual and intuitive:** menu navigation in several languages – even Swiss German.
- **Digital receipt:** receipt via QR code, paperless and up to date.

Central management via the nube cloud

Every Tapsy is fully integrated into the **nube cloud from Hug-Witschi AG**. All devices in the field can be monitored, configured and updated in one portal – remotely, without a service call. Alternatively, settings can be made directly on the touchscreen or via USB stick. It is precisely this combination of telemetry and payment in one platform that, according to industry analysts, cuts operating costs by more than 20 %.

Conclusion: switch now – with a Swiss partner

Open-loop payment is becoming the standard everywhere – in hospitality, in retail, at self-checkouts and at the vending machine. Tapsy brings this development to the point: **strong CM30 hardware with no certification expiry date, certified SoftPOS technology with Worldline and Viva.com, free choice of acquirer, SmartLink support and central fleet management** – a platform from a single source, developed and supported by vending specialists in Bösingen.

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Sources and further information

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