

It's Time: WinEPS Electronic Payments

Your answer to skyrocketing transaction fees is here today: Credit-Debit Conversion, Signature Capture, Electronic Check Conversion, Biometrics and Gift Card Processing.

Electronic Payments – it's not what it used to be. WinEPS/OpenEPS contains your costs while giving you the full range of money-making options for ScanMaster and ISS45.

“Cash or Credit?”

It used to be so simple. And much less expensive. But nowadays the wrong answer costs you a frightening percentage – quite possibly *more than your net profit*.

Meanwhile, the unprecedented series of interchange price increases show no signs of abating. But your shoppers demand that you support all their cards. Sometimes it looks like your only choice is the rock or the hard place.

Of course, signature capture and electronic check conversion (ECC) can take entire cost areas out of your payments processing expenses – if you could just implement them. The new ACH services from Pay By Touch and other biometric services virtually eliminate fraud *and* cut costs – if you could just attach them. And stored-value card services like Blackhawk could put cash on your bottom line – with little or no inventory – if you could just hook up with them. Like the big chains.

But with WinEPS/OpenEPS, StoreNext is making sure that independents and regional chains get electronic payments solutions and alternatives that are even better than what the big chains can implement. And with smaller grocers suffering the highest transaction fees, your payback will be that much greater.

To take advantage of the lowest prices, WinEPS can send your credit transactions to one place and debit cards somewhere else. WinEPS even stores your own transaction fee rates and intelligently shifts your transactions to the best processor depending upon the circumstances. Other big advantages of WinEPS include:

✓ **Auto Tender Resolution** – by using the BIN file and card range data, WinEPS determines which tender to display for faster and better shopper service.

- ✓ **Credit-to-Debit Conversion** – WinEPS prompts for a PIN on check cards to help avoid the highest financial interchange fees.
- ✓ **Biometrics** – Pay By Touch/BioPay are now integrated into WinEPS, so your shoppers need only a finger to access multiple electronic payment methods.
- ✓ **Full Gift Card Functions** – activations, recharge, balance inquiry and redemption on Blackhawk and other key providers.
- ✓ **Electronic Check Conversion** – cutting your check processing costs by thousands every year
- ✓ **Phone Card Activation and Deactivation**
- ✓ **Triple Language Support** – shoppers can choose the language for their PIN pad (up to three to choose from).
- ✓ **Never-down Payments** – run WinEPS on two controllers to make sure your payments processes are always running. Plus dial backup and off-line store-and-forward with automatic stand-in for uninterrupted processing in network-down situations.
- ✓ **No ID Check Processing**
- ✓ **BIN File Management**
- ✓ **Complete Real-Time Reporting** – and history archiving for up to 99 days.
- ✓ **Visa Compliance** – don't worry: not only are the StoreNext ISS45 and ScanMaster POS platforms compliant, but the WinEPS payment system has been rigorously tested and fully certified in Visa's tough lab tests.

With StoreNext's close co-development relationship with MTXEPS, WinEPS/OpenEPS is more than just integrated with ISS45 and ScanMaster. WinEPS releases are now fully planned and coordinated all StoreNext POS schedules, ensuring complete feature-function operability and cross-platform certification before they ever hit the street.

Contact your StoreNext Dealer to learn how quickly and easily WinEPS fits into your store. After all your work, it's important to get paid.



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