

WinEPS/OpenEPS Capabilities in Detail

Whether you operate a single local superette or a powerful regional chain, WinEPS with OpenEPS benefits your shoppers and your bottom line in many ways.



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.

WinEPS and OpenEPS for ISS45 and ScanMaster provide many advantages and cost-saving features. Some of the most important benefits and capabilities include:

✓ **OpenEPS Software Control** – provides real power for the grocer with the ability to manage everything to do with the payment transaction. OpenEPS replaces the payment engine at each lane, so all the prompts to the shopper and messages to the cashier are controlled by OpenEPS. Easy drag and drop setup is used for sequence control over the transaction flow. All messaging can be changed by simply typing the messages you want the customer and cashier to see. And since OpenEPS resides at each lane and talks to the WinEPS central store software, all updates to sequencing and messages are automatically controlled and installed all the way to the PIN pad. In fact, most new payment features can be added to the point of sale by simply upgrading OpenEPS.

✓ **Never-down Payments** – if your electronic payments don't work, you may as well close your doors. So WinEPS' redundancy service allows the retailer to install WinEPS on two separate machines to ensure that your full electronic payments capabilities won't be compromised by a single hardware failure. For example, WinEPS runs on an ISS45 or ScanMaster controller, plus another copy of WinEPS can be installed on a secondary controller or workstation on the store network. One machine acts as the primary WinEPS payments server while the other stands ready as a secondary. The WinEPS secondary can reside on any PC on the network, enabling easy transfer of control to the secondary if the primary server becomes unavailable.

✓ **Credit-to-Debit Conversion** – this single feature can more than pay for your entire payments system! When a shopper uses a dual purpose credit/debit card, the retailer typically assumes a credit transaction. But credit card processing fees are almost always much higher than for debit, and all too often, this added cost is completely unnecessary.

WinEPS automatically maintains a bank number (BIN) file at every lane, providing the OpenEPS system all the information it needs to minimize transaction fees for that shopper. When the customer's card is swiped, OpenEPS checks the BIN file to see if it can be used for a lower-cost debit transaction. If so, the shopper is simply prompted for their debit card PIN and the transaction is processed as a debit.

As you would expect of course, WinEPS checks the ticket value to make sure that in a credit transaction wouldn't actually be less expensive for the grocer on low-total tickets. WinEPS users report conversion rates up to 70%, saving thousands.

A \$100,000/wk store will save about \$225 for each percent of credit transactions converted to debit.

✓ **Electronic Check Conversion** – instead of endorsing, processing, totaling, counting, reconciling and depositing checks, why not simply scan the check's MICR data and convert it to a much faster and lower-cost ACH transaction?

Since the check is immediately voided and handed back to the shopper, all that handling at the lane, courtesy booth and cash office is eliminated. The verification system also reduces acceptance of bad checks and speeds collection of NSF and other problems.

A 100,000/wk store with 20,000 checks per year saving \$.12 will save \$2,400 annually.

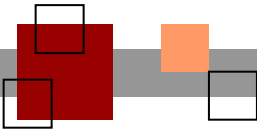
✓ **Signature Capture** – packing up paper duplicates of shopper receipts and storing them for months is problem enough. Trying to find one when you need it is even worse. WinEPS' signature capture features eliminate this unnecessary waste of time and money.

Signature Capture cost savings average \$4,000 to \$6,000 annually for every \$100,000 in weekly store volume.



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✓ **Automatic Tender Resolution** – OpenEPS automatically determines and displays the available tender types based on the shopper's card number. It just seems like magic: actually, when the card is swiped, OpenEPS looks up the number in its internal tables and the BIN file to determine the card type and that shopper's particular options when paying with that card.

No more does the cashier have to wait for the shopper to confirm whether it's a credit or debit transaction, or even wait for the shopper to press one or another key to select a debit or credit function. It's all automatic. And that means fast. And that means better shopper service.

✓ **Customer-Activated Transaction** – with WinEPS, shoppers can swipe their cards at any time during the transaction. OpenEPS simply holds finalization until the order is complete, then the amount and card data is sent to the desired host. You have probably figured out by now that this feature speeds up transaction time since there's no need to wait for the total key before she shopper gets started – a consistent savings of 25 seconds.

✓ **... and Customer-Activated Completion** – in fact, you don't even need to wait for your cashier to finish scanning before she shopper finishes their job! With WinEPS, shoppers can even *sign* for the order while the cashier is still checking out the groceries – this saves an average of about 12 seconds per customer compared to signing at the end of the order. And if you are replacing a paper-based system the time savings more than double. (If you don't think this will affect the perception of your service by the other shoppers waiting in line, just pause here, pretend you have five minutes to get to the day care center, and count slowly to 12...)

✓ **Pay By Touch Biometrics** – MTXEPS and StoreNext have developed a fully-integrated Pay By Touch system interface for your POS payments engine, bringing the ultimate in convenience, the ultimate in security and the ultimate in electronic payment cost savings to your store. Ask your StoreNext dealer about the WinEPS Pay By Touch option for ISS45 and ScanMaster.

✓ **Blackhawk Gift Cards** – now the #1 gift nationwide, you can now sell Blackhawk cards in your store, enabling you to sell major retailer's gift cards with almost no inventory cost or overhead. Not only does this add significant profit to your bottom line, but it's been proved that shoppers love the outstanding convenience and impulse gift-giving potential.

✓ **Custom Transaction Flows** – OpenEPS enables you to determine the transaction flow and timing as well as customer messages, cashier messages, and host messages for each tender and circumstance. Even the approved/decline codes can be associated with a message to the cashier and the customer can be customized, making operation and error recovery smoother and faster, not to mention much better shopper feedback and satisfaction.

✓ **Triple Language Support** – grocers with WinEPS can choose up to three languages for shopper prompts! And since customer prompts are fully controllable, any language your typewriter keyboard can support can be used. Shoppers can press a single key on the PIN pad to select a preferred language for their own transaction or stay with the default. Not only is this high level of service appreciated by your customers, but removing the language barrier speeds up your transactions and cuts waiting time for the other shoppers in your store.

✓ **Tender Host Selection** – not every host processor can handle every transaction equally well – if at all. But with WinEPS, you don't have to make an "all-or-nothing" choice of one host processor over another. Instead, get the best of all worlds – simply set the WinEPS configuration to send specific tenders to specific host processors. Naturally, WinEPS then automatically formats each transaction properly for the selected host. Since each tender can have a different host – for example, routing checks and gift cards to your central office while sending biometric transactions to Pay By Touch and all other transactions to your current nationwide processor. It's like having your own payments mini switch in your own store.

✓ **Multiple Terminal Choices** – WinEPS supports a wide variety of payment terminals from such manufacturers as Hypercom, Verifone and Ingenico, enabling a terminal choice that best suits your needs. Current signature-capture terminals supported include the Hypercom 5500, 6000, L4100 and the new L4250. Verifone Omni 7000 and MX870 are supported, as is the Ingenico EnTouch 1000. Other terminals supported include Verifone Omni 490 and all Everest terminals.

✓ **Visa Compliance** – don't worry: not only are the StoreNext ISS45 and ScanMaster POS platforms compliant, but the WinEPS/OpenEPS payment system has been fully certified and passed rigorous tests by a Visa-approved third party testing organization for PCI/CISP compliance.

This feature saves your shopper base a total of 200 eight-hour days of waiting time per year in a \$100,000 per week store.

This feature will save your shopper base almost 100 more eight-hour days of waiting time per year in a \$100,000 per week store.

Pay By Touch offers the lowest-cost transaction, and the highest speed and convenience. Savings in a \$100,000 per week store can easily exceed \$7,500 per year – while improving shopper satisfaction.

Selling only 50 gift cards per week averaging \$50 each will add about \$20,000 net profit per year.