

# It's Time: WinEPS Electronic Payments

Gift Cards, Biometrics, Visa Compliance, Electronic Check Conversion, Signature Capture — and an answer to skyrocketing transaction fees. All yours.

*Electronic Payments — it's not what it used to be. WinEPS contains your costs while giving you the full range of money-making options.*

## "Cash or Credit?"

It used to be so simple. And so inexpensive. But now if your shopper gives your clerk the wrong answer it can cost your store a frightening percentage of your profits.

Meanwhile, the unprecedented price increases from processors (almost one-a-month in the last year) show no signs of abating. But your shoppers demand that you support their cards of choice. 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* cost — if you could just attach them. And stored-value card services can put lots cash on your bottom line with no inventory expense — if you could just hook up with them. Like the big chains have done.

But with WinEPS, 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 the typical transaction costs higher for smaller grocers, your savings and ROI will be even higher.

To take advantage of the lowest prices, WinEPS can send your credit transactions to one place and debit cards somewhere else. New versions of WinEPS will even keep your transaction costs in a knowledge base and intelligently shift 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 ranges WinEPS can determine what tender to display for faster and easier shopper service.

- ✓ **Credit-to-Debit Conversion** — WinEPS prompts for a PIN on check cards so you avoid the highest-cost processing fees.
- ✓ **Biometrics** — Pay By Touch and BioPay are now integrated into WinEPS' OpenEPS version. You now only need your finger to access multiple electronic payment methods.
- ✓ **Full Gift Card Functions** — activations, recharge, balance inquiry and redemption on Pre-Solutions and all other key providers.
- ✓ **Electronic Check Conversion and Check Imaging Support** — with ISS45 now.
- ✓ **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 redundant machines to make sure your payments processes are always running. Plus off-line store-and-forward with stand-in for uninterrupted processing of transactions 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 MTXEPS' close relationship with StoreNext, WinEPS is more than just integrated with ISS45 and ScanMaster. In fact, WinEPS releases are now fully planned and coordinated with these StoreNext POS platform releases, ensuring complete feature-function operability and cross-platform certification before they're ever released.

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.



StoreNext Retail Technologies LLC  
6100 Tennyson Parkway  
Suite 130  
Plano, Texas 75024  
800.298.0151  
[www.StoreNext.com](http://www.StoreNext.com)

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