



WinEPS/OpenEPS Capabilities in Detail

CONNECTED PAYMENTS' POWERFUL ARCHITECTURE SUPERCHARGES THE ENTIRE WINEPS FEATURE SET, ENABLING SAVINGS AND BETTER SHOPPER SERVICE ON EVERY TRANSACTION.

*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.*

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 to manage the entire payment transaction. OpenEPS becomes the payment engine at each lane, controlling all shopper prompts and cashier messages. The entire transaction flow is set up with easy drag and drop, and any clerk or shopper messages can be changed by simply typing them in. Since OpenEPS communicates with the WinEPS central store software, you get central setup and updates all the way to the PIN pad.

Never-fail payments If your electronic payments don't work, you may as well close your doors. So WinEPS' dual service enables WinEPS installation on two separate machines, ensuring your full payments operations aren't compromised by a single hardware failure. For example, WinEPS runs on an ISS45 or ScanMaster controller, with another copy 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, 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, providing the system with the information to analyze and minimize transaction fees for each ticket. When the shopper's card is swiped, OpenEPS checks the BIN file and prompts the shopper for a PIN – defaulting to a lower-cost debit transaction – if supported by that card.

As you would expect of course, WinEPS checks the ticket value to make sure that a credit transaction wouldn't actually be less expensive for the grocer on low-total tickets. WinEPS users report conversion rates up to 80%, saving thousands.

A \$100,000/WK STORE WILL SAVE \$250-\$300 YEARLY FOR EACH PERCENT OF CREDIT TRANSACTIONS CONVERTED TO DEBIT

Electronic check conversion Instead of endorsing, totaling, counting, reconciling and depositing checks, 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 26,000 CHECKS PER YEAR SAVING \$.12 WILL SAVE \$3,120 ANNUALLY

Signature capture Packing up paper 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.

COST SAVINGS FROM SIGNATURE CAPTURE AVERAGE ABOUT \$4,000 PER YEAR FOR EVERY \$100,000 IN WEEKLY STORE VOLUME

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 card number to determine its options.

No more will your cashier need to question each shopper and wait for confirmation of the payment type – or even wait for shoppers to select one or another on the PIN pad. 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



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
\$60 EACH WILL ADD
ABOUT \$14,000 NET
PROFIT PER YEAR

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 the 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 the 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. (Better service? Just pretend you have five minutes to get to the day-care center, and count slowly to 12...for each shopper ahead of you.)

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 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/declined codes can be associated with a message to the cashier, and the shopper message can be customized,

making operation and error recovery smoother and faster, not to mention giving better shopper feedback and satisfaction.

Triple language support Grocers with WinEPS can provide shopper prompts in up to three different languages. You can use any language your typewriter keyboard can support. Shoppers can stay with the default or select their preferred language from the PIN pad. Removing the language barrier speeds up your transactions and cuts waiting time for other shoppers – so everyone benefits from this high service level.

Tender host selection Not every processor handles every transaction type equally well. WinEPS doesn't force you to make an "all-or-nothing" choice of one processor over another. Instead, get the best of all worlds – WinEPS formats and sends specific tender types to the processors you choose. WinEPS can associate each tender type with 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 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.