



## Cut Your Payments Costs 25% — or More

Connected Payments™ slashes your electronic payments bills on day one with 12:1 payback by eliminating most up-front expenses



*Twelve bucks return for every dollar? Your skepticism is forgiven ... but the sad fact is that electronic payment fees cost you so much that 12-to-1 returns are surprisingly easy. How?*

You already know the problem — that many independent grocers pay more in electronic payments transaction fees than they can put on their bottom line.

Merchants agree that just three features — Electronic Check Conversion, Signature Capture and Credit→Debit Conversion — will likely put 25% or more of these fees back in your pocket. But software license costs are required to get these upgrades.

Your wholesaler may offer an excellent program that reduces your costs, or your processor may lower your fees by adding new features — but these options require system upgrades, and that means writing a big check. No wonder you feel stuck between a rock and an *expensive* place.

**Good news!** Connected Payments — a new partnership from StoreNext, MTXEPS and several leading independent grocery payment processors — solves all these cost and technology issues at the same time.

➤ **Get all the software with no up-front license charges** — WinEPS and all the ISS45 or ScanMaster payments interfaces and options including ECC and Signature Capture — even the Pay By Touch and Blackhawk option interfaces — become low-cost subscriptions.

➤ **Immediate ROI** — big-dollar savings start day one, exceeding twelve times the subscription. And we'll prove it to you.

➤ **A Technology Breakthrough** — if you thought WinEPS was great in your store, wait'll you see your data and reporting running on a mainframe instead of a PC.

- Reconcile, consolidate and report across groups of stores or specific times
- Locate or drill down to any transaction from any store — then just click to e-mail disputed tickets - including the signature - to your processor.
- Customize - easily! - the many WinEPS reports and create your own new ones using the suite of Microsoft reporting tools - all included in your subscription
- Change or update your payments setup, look/feel and transaction flow - and apply it without a trip to the store — all with the new store control GUI

➤ **No Waiting for New Features** - you get all software enhancements immediately without waiting for someone to get out to your store and install releases.

➤ **Stop Losing Sleep over PCI Compliance** - Connected Payments is already fully certified, plus it automatically sweeps the data to keep you in PCI storage rules. Plus, your software is automatically kept up to date with the latest compliance changes. Combined with ScanMaster or ISS45, your store is completely isolated from PCI data concerns.

Turn the page to see the pros and cons of your alternatives and how they add up.



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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ITEM / STRATEGY:	CONNECTED PAYMENTS	STORE-LEVEL WINEPS	OLD PAYMENTS
<b>ACQUISITION COSTS</b>			
▶ WINEPS SOFTWARE	<input type="radio"/> No license charges. All software provided with subscription to service	<input checked="" type="radio"/> The preeminent payments software application and well worth the price	<input checked="" type="radio"/> Costs you money every day because it doesn't deliver any cost savings..
▶ ISS45 OR SCANMASTER INTERFACES	<input type="radio"/> No license charges	<input checked="" type="radio"/> License Required	<input checked="" type="radio"/> License Required
▶ ELECTRONIC CHECK CONVERSION	<input type="radio"/> No license charges	<input checked="" type="radio"/> Price applies for this option	<input checked="" type="radio"/> Unavailable – no support
▶ CREDIT→DEBIT CONVERSION	<input type="radio"/> No license charges	<input type="radio"/> No license charges	<input checked="" type="radio"/> Unavailable – no support
▶ SIGNATURE CAPTURE OPTION	<input type="radio"/> No license charges	<input type="radio"/> Price applies for this option	<input checked="" type="radio"/> Licensed or unavailable
▶ PAY BY TOUCH, GIFT CARD OPTION	<input type="radio"/> No license charges	<input type="radio"/> Price applies for this option	<input checked="" type="radio"/> Unavailable – no support
▶ PC HARDWARE	<input type="radio"/> Completely unnecessary	<input checked="" type="radio"/> Dedicated PC option often selected, but not required	<input checked="" type="radio"/> Normally requires a separate PC or server
<b>SOFTWARE FEATURES &amp; FUNCTIONS</b>			
▶ SIMULTANEOUS PROCESSORS	<input type="radio"/> Supports several payment processors at once via a single network connection	<input checked="" type="radio"/> Multiple payment processors require multiple network connections	<input checked="" type="radio"/> Only one processor – no ability to connect other services
▶ REPORTS - CONTENT	<input type="radio"/> Full set of WinEPS reports. New mainframe database delivers much more.	<input type="radio"/> In-store WinEPS report system sets the standard for the payments industry	<input checked="" type="radio"/> No comment
▶ REPORTS - SCOPE	<input type="radio"/> Report across selected dates and selected stores	<input checked="" type="radio"/> Reports available in the specific store only	<input type="radio"/> Reports available for installed store only
▶ CUSTOMIZED REPORTS	<input type="radio"/> Provides Microsoft Reporting – like MS Access tools	<input checked="" type="radio"/> No customization tools	<input checked="" type="radio"/> You must be joking
▶ OFF-LINE PROCESSING AND STAND-IN	<input type="radio"/> Redundant payments, Dial Backup, Store & Forward	<input type="radio"/> Redundant payments, Dial Backup, Store & Forward	<input checked="" type="radio"/> No redundancy, and other features maybe or not
▶ PAYMENTS JOURNAL	<input type="radio"/> All stores, times (optional)	<input checked="" type="radio"/> Not available	<input type="radio"/> Not available
▶ CENTRALIZED SIGNATURE STORAGE	<input type="radio"/> Finds signed tickets and e-mails proofs to processor	<input checked="" type="radio"/> Not available	<input checked="" type="radio"/> What's "signature capture"?
▶ AUTOMATED BIN FILE SERVICE	<input type="radio"/> Auto-updates bank IDs for credit→debit conversion	<input checked="" type="radio"/> Not available	<input checked="" type="radio"/> What's a "credit→debit conversion"?
<b>INSTALLATION AND MAINTENANCE</b>			
▶ NETWORKING INFRASTRUCTURE	<input type="radio"/> Quick-turnaround VPN or business-class Internet installation if you need it	<input checked="" type="radio"/> Multiple networks required for multiple processors e.g. adding Pay By Touch	<input checked="" type="radio"/> Only one network – but there's only one processor so that's not surprising
▶ SOFTWARE MAINTENANCE	<input type="radio"/> Happens automatically – no waiting for service. No charges with this service	<input checked="" type="radio"/> Powerful new features and updates – but manual on-site install is required	<input type="radio"/> Any new features you may get must be installed on-site.
▶ MONITORING AND ALERTS	<input type="radio"/> Watches s/w, h/w and sends alerts (summer 07)	<input checked="" type="radio"/> No hardware or monitoring status monitoring available	<input type="radio"/> No monitoring
▶ SOFTWARE SETUP & CONFIGURATION	<input type="radio"/> New Payments Dashboard controls setup in all stores	<input checked="" type="radio"/> On-site only	<input type="radio"/> On-site only
<b>PCI COMPLIANCE</b>			
▶ FULLY CERTIFIED SOLUTION	<input type="radio"/> PCI-certified under its most stringent requirements for payment processing	<input type="radio"/> Fully PCI-certified for in-store requirements. Operates over Solidcore®	<input checked="" type="radio"/> ??? None PCI certified with ISS45 or ScanMaster although may be compliant
▶ IN-STORE CARD DATA	<input type="radio"/> Zero card data in stores	<input checked="" type="radio"/> Encrypted and protected	<input checked="" type="radio"/> Depends upon application
▶ PCI DATA RETENTION STANDARDS	<input type="radio"/> Full year w/PCI - enables Yr-on-Yr trending reports	<input checked="" type="radio"/> 90-day PCI maximum, auto-swept for compliance	<input type="radio"/> Up to the store staff
<b>EXPENSE &amp; RETURN ON INVESTMENT</b>			
▶ TOTAL COST OF OWNERSHIP	<input type="radio"/> No charge for any payments licenses: saves \$3,000 - \$7,000 up front	<input checked="" type="radio"/> Outstanding applications and strong ROI, but need to pay up-front licenses	<input checked="" type="radio"/> Most applications blindly channel transactions with no cost-cutting capability
▶ HARD SAVINGS ON SIGCAP, ECC, C-D	<input type="radio"/> 25%+ of transaction fees	<input type="radio"/> 25%+ of transaction fees	<input checked="" type="radio"/> Features not available
▶ RETURN ON INVESTMENT / PAYBACK	<input type="radio"/> \$12 in hard savings for every \$1 in subscriptions	<input checked="" type="radio"/> High ROI but delayed by up-front investment	<input checked="" type="radio"/> Little or none possible
<b>SUMMARY</b>			
	<input type="radio"/> Huge savings straight to your bottom line day one	<input checked="" type="radio"/> Takes time to recover up-front cost and handle PCI	<input checked="" type="radio"/> Negligent: you can't afford a "do-nothing" strategy

**KEY:**

- Few or no risks, disadvantages or costs

- Some costs or disadvantages

- Unnecessary significant costs or disadvantages

- Large unnecessary costs, risks or profit losses

- Major costs and serious risks a threat to your viability