



Cut Your Payments Costs 25% – or More

CONNECTED PAYMENTS™ SLASHES YOUR ELECTRONIC PAYMENTS BILLS ON DAY ONE
BY ELIMINATING MOST UP-FRONT EXPENSES.

**Fifteen bucks payback
for every dollar???**
**The sad fact is that
electronic transactions
cost you so much that
10:1 or 20:1 paybacks
from Connected Payments
are surprisingly easy.**

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-to-debit conversion – will likely put 25% or more of the costs back in your pocket. But software license costs are required to get these capabilities.

Your wholesaler may offer an excellent program that reduces your rates, or your processor may lower your fees by adding new features – but these options often 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 – are all provided in a single low-cost subscription.

Immediate ROI Big-dollar savings begin on day one, paying off the subscription price 10 or 20 times over. Our ROI Calculator will 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 an enterprise-level machine instead of a PC.

- Reconcile, consolidate and report across groups of stores or specific dates.
- 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 dashboard.

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 Your software 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.

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WHERE EVERY DAY IS INDEPENDENTS' DAY

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CP-CP 7/07

ITEM	STRATEGY:	CONNECTED PAYMENTS	STORE-LEVEL WINEPS	OLD PAYMENTS
ACQUISITION COSTS				
WINEPS SOFTWARE		<ul style="list-style-type: none"> ● No license charges; all software provided with subscription to service ● No license charges ● No license charges ● No license charges ● No license charges ● No license charges ● Completely unnecessary 	<ul style="list-style-type: none"> ● The preeminent payments software application, and well worth the price ● License required ● Price applies for this option ● No license charges ● Price applies for this option ● Price applies for this option ● Dedicated PC option often selected, but not required 	<ul style="list-style-type: none"> ● Costs you money every day because it doesn't deliver any cost savings ● License required ● Unavailable – no support ● Unavailable – no support ● Licensed or unavailable ● Unavailable – no support ● Normally requires a separate PC or server
ISS45 OR SCANMASTER INTERFACES		<ul style="list-style-type: none"> ● No license charges 	<ul style="list-style-type: none"> ● License required 	<ul style="list-style-type: none"> ● License required
ELECTRONIC CHECK CONVERSION		<ul style="list-style-type: none"> ● No license charges 	<ul style="list-style-type: none"> ● Price applies for this option 	<ul style="list-style-type: none"> ● Unavailable – no support
CREDIT-TO-DEBIT CONVERSION		<ul style="list-style-type: none"> ● No license charges 	<ul style="list-style-type: none"> ● No license charges 	<ul style="list-style-type: none"> ● Unavailable – no support
SIGNATURE CAPTURE OPTION		<ul style="list-style-type: none"> ● No license charges 	<ul style="list-style-type: none"> ● Price applies for this option 	<ul style="list-style-type: none"> ● Licensed or unavailable
PAY BY TOUCH, GIFT CARD OPTION		<ul style="list-style-type: none"> ● No license charges 	<ul style="list-style-type: none"> ● Price applies for this option 	<ul style="list-style-type: none"> ● Unavailable – no support
PC HARDWARE		<ul style="list-style-type: none"> ● Completely unnecessary 	<ul style="list-style-type: none"> ● Dedicated PC option often selected, but not required 	<ul style="list-style-type: none"> ● Normally requires a separate PC or server
SOFTWARE FEATURES & FUNCTIONS				
SIMULTANEOUS PROCESSORS		<ul style="list-style-type: none"> ● Supports several payment processors at once via a single network connection 	<ul style="list-style-type: none"> ● Multiple payment processors require multiple network connections 	<ul style="list-style-type: none"> ● Only one processor – no ability to connect other services
REPORTS – CONTENT		<ul style="list-style-type: none"> ● Full set of WinEPS reports; new mainframe database delivers much more 	<ul style="list-style-type: none"> ● In-store WinEPS report system sets the standard for the payments industry 	<ul style="list-style-type: none"> ● Limited, information typically incomplete
REPORTS – SCOPE		<ul style="list-style-type: none"> ● Reports across selected dates and selected stores 	<ul style="list-style-type: none"> ● Reports available in the specific store only 	<ul style="list-style-type: none"> ● Reports available for installed store only
CUSTOMIZED REPORTS		<ul style="list-style-type: none"> ● Provides Microsoft Reporting – like MS Access tools 	<ul style="list-style-type: none"> ● No customization tools 	<ul style="list-style-type: none"> ● Not available
OFF-LINE PROCESSING AND STAND-IN		<ul style="list-style-type: none"> ● Redundant payments, dial backup, store & forward 	<ul style="list-style-type: none"> ● Redundant payments, dial backup, store & forward 	<ul style="list-style-type: none"> ● No redundancy, other features questionable
PAYMENTS JOURNAL		<ul style="list-style-type: none"> ● All stores, times (optional) 	<ul style="list-style-type: none"> ● Not available 	<ul style="list-style-type: none"> ● Not available
CENTRALIZED SIGNATURE STORAGE		<ul style="list-style-type: none"> ● Finds signed tickets and emails proofs to processor 	<ul style="list-style-type: none"> ● Not available 	<ul style="list-style-type: none"> ● Not available
AUTOMATED BIN FILE SERVICE		<ul style="list-style-type: none"> ● Auto-updates bank IDs for credit-to-debit conversion 	<ul style="list-style-type: none"> ● Not available 	<ul style="list-style-type: none"> ● Not available
INSTALLATION AND MAINTENANCE				
NETWORKING INFRASTRUCTURE		<ul style="list-style-type: none"> ● Quick-turnaround VPN or business-class Internet installation if you need it 	<ul style="list-style-type: none"> ● Multiple networks required for multiple processors, e.g., adding Pay By Touch 	<ul style="list-style-type: none"> ● Only one network – because there's only one processor
SOFTWARE MAINTENANCE		<ul style="list-style-type: none"> ● Happens automatically – no waiting for service; no charges with this service 	<ul style="list-style-type: none"> ● Powerful new features and updates – but manual on-site install is required 	<ul style="list-style-type: none"> ● Any new features you may get must be installed on-site
MONITORING AND ALERTS		<ul style="list-style-type: none"> ● Watches s/w, h/w and sends alerts (fall '07) 	<ul style="list-style-type: none"> ● No hardware or monitoring status available 	<ul style="list-style-type: none"> ● No monitoring
SOFTWARE SETUP & CONFIGURATION		<ul style="list-style-type: none"> ● Central dashboard controls all setups (fall '07) 	<ul style="list-style-type: none"> ● On-site only 	<ul style="list-style-type: none"> ● On-site only
PCI COMPLIANCE				
FULLY CERTIFIED SOLUTION		<ul style="list-style-type: none"> ● PCI-certified under its most stringent requirements for payment processing 	<ul style="list-style-type: none"> ● Fully PCI-certified for in-store requirements. Operates over Solidcore® 	<ul style="list-style-type: none"> ● None PCI-certified with ISS45 or ScanMaster although may be compliant
IN-STORE CARD DATA		<ul style="list-style-type: none"> ● PCI-isolated: zero card data in stores 	<ul style="list-style-type: none"> ● Encrypted and protected 	<ul style="list-style-type: none"> ● Application-dependent
PCI DATA RETENTION STANDARDS		<ul style="list-style-type: none"> ● Full year allowed – enables year-on-year trend reports 	<ul style="list-style-type: none"> ● 90-day PCI maximum, auto-swept for compliance 	<ul style="list-style-type: none"> ● Up to the store staff
EXPENSE & RETURN ON INVESTMENT				
TOTAL COST OF OWNERSHIP		<ul style="list-style-type: none"> ● No charge for any payments licenses: saves \$3,000-\$7,000 up front 	<ul style="list-style-type: none"> ● Outstanding applications and strong ROI, but need to pay up-front licenses 	<ul style="list-style-type: none"> ● Most applications blindly channel transactions with no cost-cutting capability
HARD SAVINGS ON SIGCAP, ECC, C-D		<ul style="list-style-type: none"> ● Up to 25% or more cost savings 	<ul style="list-style-type: none"> ● Up to 25% or more cost savings 	<ul style="list-style-type: none"> ● Features not available
RETURN ON INVESTMENT / PAYBACK		<ul style="list-style-type: none"> ● \$10-\$20 hard savings for every \$1 in subscriptions 	<ul style="list-style-type: none"> ● High ROI but it's delayed by the up-front investment 	<ul style="list-style-type: none"> ● Little or none possible
SUMMARY				
<ul style="list-style-type: none"> ● Highest profitability/shopper service, few or no business risks/problems ● Excess costs/lost profits, some operating/service disadvantages ● Major excess costs/losses, significant risks threaten your viability 				