

Connected Payments



Connected Payments™

from  **StoreNext**

**The time has come to stop
skyrocketing electronic
payments costs.**

cost- savings

**CUT YOUR PAYMENTS COSTS BY 25%
– OR MORE.**

It's time to gain the upper hand on electronic payments costs. The situation is so bad that many grocers today actually pay more for electronic payments transactions than they earn in profits.

But with Connected Payments from StoreNext and MTXEPS, you'll not only save 25% or more on electronic payments transaction costs, you'll get a \$10 to \$20 payback for every \$1 in subscription costs. *From the very beginning.*

With Connected Payments, the combined resources of two industry leaders are now working on your behalf:

- StoreNext, a company that's totally dedicated to serving the technology needs of independent grocers and regional chains, and
- MTXEPS, the developer of WinEPS – widely acknowledged as the industry's leading payment engine.

The MTXEPS software at the core of Connected Payments is developed and tightly integrated with StoreNext's ISS45 and ScanMaster POS solutions. The result is a modular, subscription-based service that:

- Strips out layers of cost and complexity from the electronic payments process
- Eliminates up-front software license costs
- Enables the latest payment innovations, including:
 - Credit-to-debit conversion
 - Electronic check conversion and authorization
 - Signature capture
 - Biometric payments
 - Gift cards
 - Automatic tender resolution
- Eliminates payments software maintenance charges
- Dramatically simplifies PCI compliance by taking payments card data out of the store
- And much, much more.



Current up-front investment costs often create a predicament for grocers who want to upgrade their electronic payments system. The dilemma you face is to:

- Continue to pay excessive electronic payments transaction fees; or
- Make a substantial financial investment to solve the problem.



But with Connected Payments, you win right from the start. Our ground-breaking approach eliminates up-front licensing charges. We provide all the payments software you'll need through a low-cost subscription.

What's more, StoreNext becomes your IT department. We handle all installation, maintenance, upgrades and support from our end. You simply access the system over the Internet using a broadband connection. The necessary application software and data reside safely in secure data centers.

With Connected Payments, you're ahead of the game from day one.

no up-front software

FEATURE	CONNECTED PAYMENTS
WinEPS Software	No License Charges
Centralized Reporting	No License Charges
ISS45 and ScanMaster POS Interfaces	No License Charges
Electronic Check Conversion	No License Charges
Credit-to-Debit Conversion	No License Charges
Signature Capture	No License Charges
Electronic Payments On-Line Journal	No License Charges
BIN File Updates and Support	No License Charges
Centralized Signature/Receipt Storage	No License Charges

immediate ROI

**LEVERAGE THE BIG THREE AND
START SAVING NOW.**

With the savings you'll receive by using just *three* Connected Payments features alone, you'll easily get back \$10 to \$20 for every dollar in subscription fees. Better yet, a wealth of additional payback sources can make your returns even higher.

Here's how it works. Say your store is doing \$100,000 in weekly volume. Using generally accepted norms and data from grocery industry associations, wholesalers and surveys, the example below shows the typical returns you'll get from the *Big Three*: Signature Capture, Electronic Check Conversion and Credit-to-Debit Conversion:

POTENTIAL RETURNS FOR THE GROCER

Store Volume	\$100,000
Weekly EFT Transactions	2,367
(1) Weekly Savings from Signature Capture	\$76
(2) Weekly Savings from ECC	\$60
(3) Weekly Savings from Credit-to-Debit Conversion	\$192
Total Big Three Weekly Savings	\$328
Weekly Subscription	\$ 25
Hard ROI from "Big Three"	13.1 times subscription cost



Other sources for savings include the potential for lower processing costs, labor savings, hardware and administration expense cuts, PCI compliance savings, and lower software or platform maintenance fees.

Connected Payments' low-cost subscriptions put the savings leverage back into your hands.

new payments architecture

BUILT-IN SIMPLICITY. AND SAVINGS.

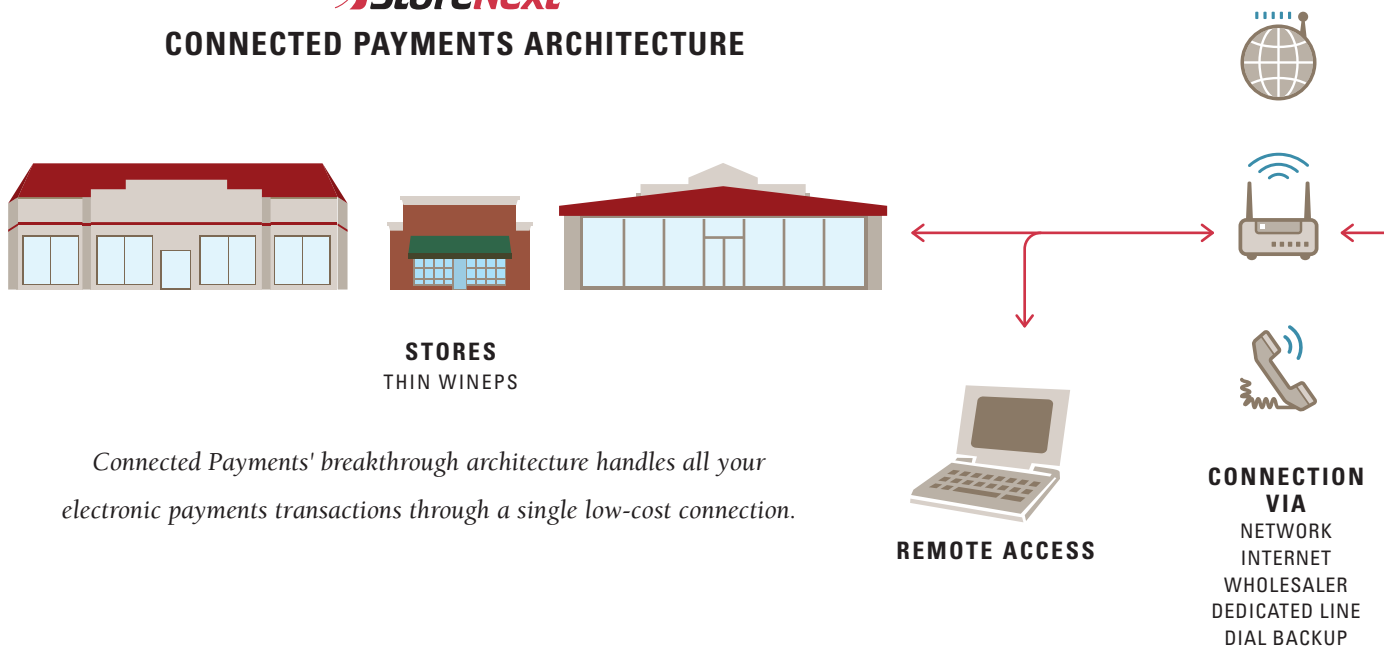
Unlike store-level payment engines that may require several network connections, Connected Payments supports multiple payment types and processors simultaneously through a single, low-cost connection. All transactions go to the Connected Payments data center and are routed to your chosen processor.



This centralized routing solution eliminates layers of costs by off-loading your operations and simplifying your network infrastructure. All payment data is kept in one place, so end-to-end payments reporting and analysis has never been easier. Or more cost-effective.



CONNECTED PAYMENTS ARCHITECTURE



Connected Payments' breakthrough architecture handles all your electronic payments transactions through a single low-cost connection.

REMOTE ACCESS

**CONNECTION
VIA
NETWORK
INTERNET
WHOLESALER
DEDICATED LINE
DIAL BACKUP**

With the rising costs of credit card fraud from card data security breaches, Visa and the Payments Card Industry (PCI) have developed ever-tightening compliance standards for the use, handling, storage and monitoring of card data in retail establishments. The bad news is that fines for a single breach can be astronomical.

But here's the good news. With Connected Payments, all card data can be removed from your store – along with your PCI worries. In fact, when used with a PCI-isolated POS system such as ISS45 or ScanMaster, you'll keep no card data in the store at all. So other than completing periodic audit questionnaires, you'll have no PCI responsibilities whatsoever.

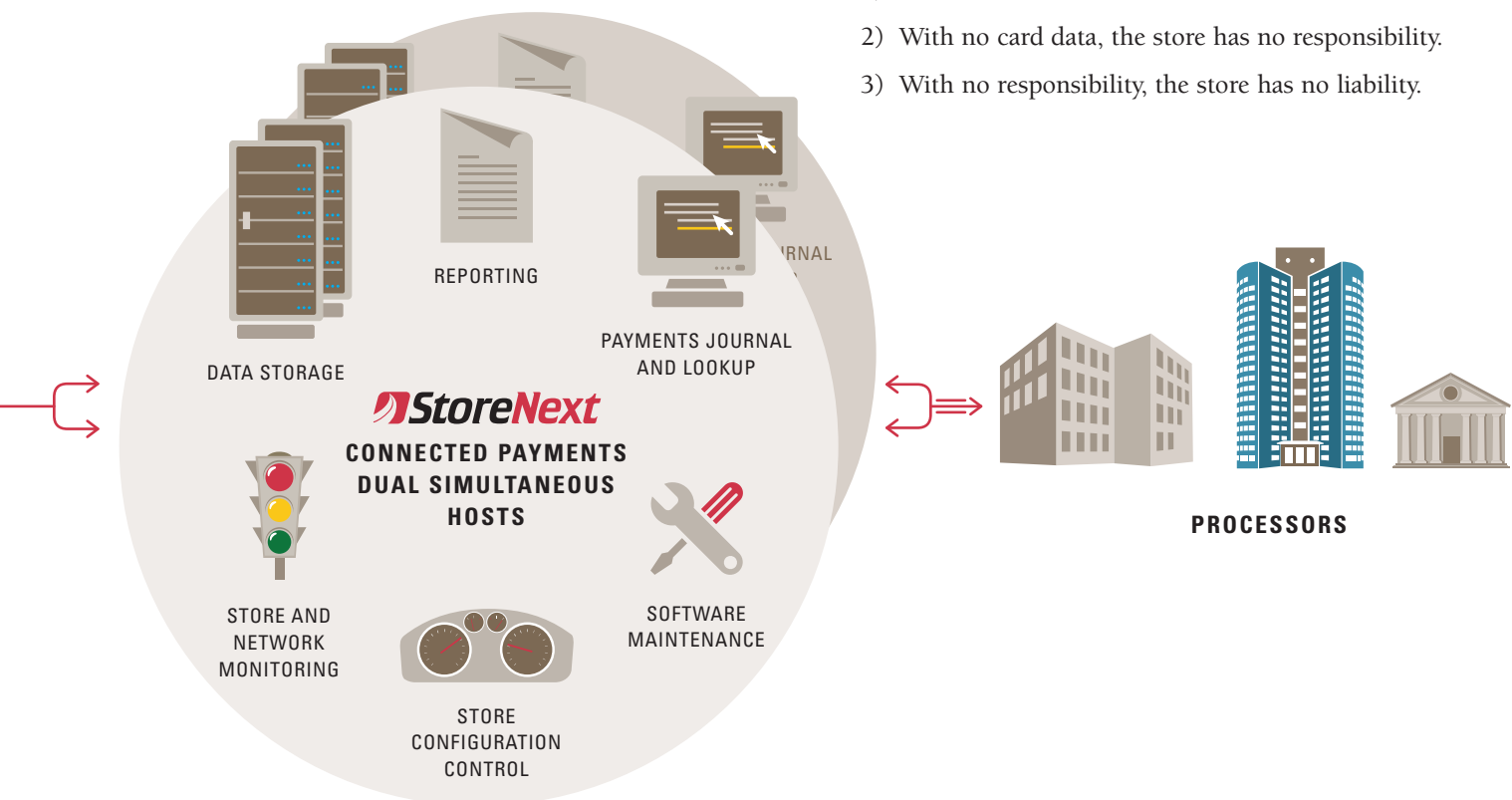
All Connected Payments data centers are maintained at the strictest level of

compliance under PCI and other financial industry standards. When the requirements change, we update our data centers accordingly. With a PCI-isolated POS system, you comply automatically. It's that simple.

PCI compliance

WITH CONNECTED PAYMENTS, PCI COMPLIANCE IS AS EASY AS 1-2-3:

- 1) No card data resides at the store.
- 2) With no card data, the store has no responsibility.
- 3) With no responsibility, the store has no liability.



breakthrough technology

OUR MACHINES. YOUR POWER.

Connected Payments moves payments software from a store PC to enterprise machines that run in secure data centers. This means you'll benefit from:

- More and better payments reporting with greater flexibility
- 12-month data storage that enables year-over-year analysis and overcomes the PCI-mandated, 90-day limit for keeping data in the store
- The ability to customize WinEPS reports or build your own from scratch
- A new "Payments Journal" that enables searches for transactions and transaction types across all or selected stores, in addition to date selection
- Drill-down functions that locate any transaction and its receipt and signature, if available. You can even just click the ticket to e-mail receipts and signatures to your processor for quick resolution of disputed transactions
- Our store-control "Payments Dashboard" GUI that customizes and implements all facets of your store payments setup, including features, parameters, transaction flow, look-and-feel – even your PIN pad shopper prompts and messages
- The ability to report, balance and reconcile processor invoices faster than ever before.

That's why Connected Payments is a breakthrough in solving payments issues that independent grocers face today.





THE END OF MAINTENANCE COSTS. AND HASSLE.

Getting enhancements and new software updates can turn into a war of nerves. All too often, you lose time and money waiting for your store to be updated – not to mention making sure the latest release of “Package A” is compatible with “Package B.” And let’s face it, not even the most experienced technicians are at their best at 2:00 a.m.

But with Connected Payments, there’s no need to wait for the upgrades – or the level of service – you want. With the lion’s share of the software residing at our data centers, our top-notch support staff will handle all updates immediately upon their release and completion of testing. That means you’ll get them, too – instantly.

And what about the remaining store-level software running in your PIN pads, POS terminals or servers?

In every case, Connected Payments will make the upgrades you need seamlessly. And automatically.

You’ll always have the latest software and complete feature set at your disposal – in the blink of an eye.

no more
delays

get started today

A recent FMI
report says it all:

“While the number of consumers paying with credit or debit cards continues to rise – and is currently estimated to comprise more than 60% of supermarket payments – the cost of accepting these cards...is skyrocketing, often exceeding the profit margin of a typical grocery store.”

But now there's a solution to the problem. And that solution is Connected Payments. The sooner you get Connected Payments, the sooner you will:

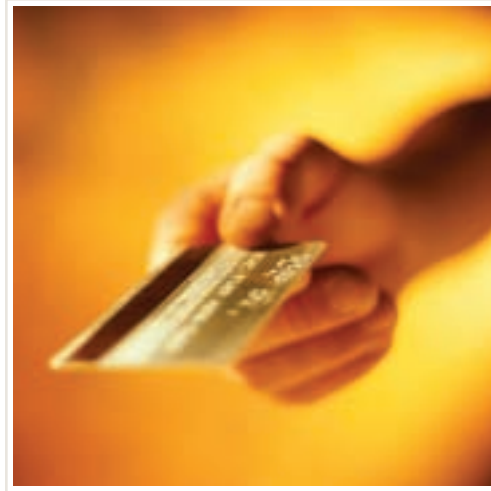
- Lower your electronic payments costs by 25% or more
- Enjoy payments capabilities and savings that industry Goliaths would envy.

With Connected Payments, you can expect a \$10 to \$20 payback for every dollar of subscriptions costs. Not to mention the other great reasons you should get started today:



- Substantial cost savings
- No software licensing fees
- Immediate ROI
- A powerful, cost-cutting architecture
- An end to PCI compliance worries
- Easier payments reporting and control
- Immediate updates with no maintenance charges.

When it comes to electronic payments, it pays to connect with StoreNext. So plug in, turn on, and start saving today.



WHERE EVERY DAY IS INDEPENDENTS' DAY

6100 TENNYSON PARKWAY, SUITE 130 | PLANO, TEXAS 75024

800-298-0151 www.storenext.com

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