

RETAIL

Payment Solutions for
**MULTI-LANE
RETAIL**



WHY DEBIT?

Online debit is the fastest growing form of consumer payment in the U.S. today. There are two types of debit payments:

Online Debit — Known as “PIN-based” debit. Customers enter a PIN for identification with direct access to the electronic funds transfer (EFT) network. Most secure and least expensive for the retailer.

Signature Debit — Known as “offline” debit. Customer authenticates the transaction by signing a sales receipt.

Benefits of implementing debit:

- **Lower Costs** – Online debit transactions carry low, fixed transaction fees instead of percent-of-sale interchange fees, dramatically reducing retailer payment processing costs
- **More Security** – Online debit transactions are more secure because the authentication process requires PINs
- **Guaranteed Payment** - Online debit guarantees payment to the retailer and eliminates credit card chargebacks (there are no chargebacks for debit)
- **Improved Customer Service** - Online debit provides consumers with a variety of payment options and reduced checkout times
- **Increased Sales** – Research shows that customers spend more money when using a debit card over cash

Credit vs. Debit Merchant Fees

Payment Type	Fixed	Variable	Cap	\$25 Sale	\$50 Sale	\$100 Sale
Credit Card	\$.10	1.43%	-	\$.45	\$.82	\$1.53
Check Card (Offline Debit)	\$.10	0.97%	-	\$.34	\$.58	\$1.07
Online Debit (PIN Based)	\$.16	0.55%	\$.38	\$.29	\$.38	\$.38

* Rates are estimates only, some additional fees may apply.

* Specific pricing must be obtained through your financial institution.

* Debit rates are non-supermarket.



WHY SIGNATURE CAPTURE?

Every day, millions of people use credit cards to pay for transactions. In the event that a consumer decides to dispute a charge, the retailer must supply a copy of the charge draft with the customer's signature. Without electronic signature capture, the retailer has to manually locate, retrieve and send a copy of the paper receipt to the customer or bank to prove the validity of the transaction. This process is extremely time-consuming and costly to the retailer, as well as slow and frustrating for the consumer.

Signature capture saves the retailer significant dollars while eliminating the grueling process of manually handling paper receipts for each credit card dispute. Signature capture modules store digital signatures and receipts in a single database for fast and easy retrieval.

Benefits of signature capture:

- **Increased Speed at Checkout** — Speeds customers through checkout lane in half the time
- **Improved Customer Service** — Faster dispute resolution means happier customers
- **Greatly Improved Time and Money Savings** — Reduces charge disputes, chargebacks and retrieval times. Signed receipt can be accessed quickly and easily within minutes
- **Reduced Employee Time-Card Fraud** — Can also be used to capture employees signatures, and eliminate the ability for an employee to "clock in" for another employee



PINpad 1000SE

SAFE AND SECURE DEBIT TRANSACTIONS

Why wait to capitalize on the rapid growth of debit, EBT and other PIN-based transactions? The **PINpad 1000SE** easily connects to most POS terminals and electronic cash registers, enabling you to provide safe and secure debit transactions in no time.

- PED-compliance adds an additional level of security to guard against fraud and abuse
- Enhanced ergonomics and large rubber keys make it easy to use for customers of all ages, while minimizing errors
- Rugged enough to withstand the hard knocks at the point of sale
- Fully backward compatible with PINpad 1000 and PINpad 101 legacy families
- Can be used with existing PINpad 1000 stands and mounting hardware

NEXT GENERATION WORKHORSE

Need a comprehensive range of popular payment solutions delivered reliably and securely? The **Omni 7000LE** provides just the right amount of technology for retailers with demanding POS needs.

- Supports credit, debit, EBT, gift card and more
- Same reliability as the Everest*Plus* with new look:
 - Large 8-line display
 - Friendly ATM-style user interface
 - 4 additional “hot” function keys
- “Lite edition” of the modular Omni 7000MPD
- Compatible with existing Everest stands and cabling – greatly reducing installation time and costs
- Shares same security & architecture of the Omni 7000MPD and Omni 7100MPD
- 3-year comprehensive, worry-free, bumper-to-bumper warranty



Omni 7000LE





Omni 7000MPD



MULTI-LANE GOES MODULAR

Introducing the perfect payment solution to grow right along with you. The **Omni 7000MPD** offers a complete range of payment and loyalty capabilities for today, while providing a versatile, modular platform that protects your investment for years to come.

- Supports credit, debit, EBT, WIC, gift card and more
- Field-upgradeable modules allow you to buy what you need, when you need it. Add capabilities such as:
 - Signature capture
 - EMV-certified smart card
 - Ethernet and USB connectivity
 - ISO 14443-compliant contactless module
- Easy-to-use, ATM-style interface with large keys, and Everest-style card reader
- Signature capture lens can be easily replaced when worn or damaged; hot-swappable
- Compatible with existing Everest stands and cabling – greatly reducing installation time and costs
- 3-year comprehensive, worry-free, bumper-to-bumper warranty



BIG GET THE BIG PICTURE

VeriFone's **Omni 7100MPD** is the first truly modular, 1/4 VGA point-of-sale terminal with a bold blue backlit display and signature capture capability. It features a highly reliable, capacitive touch screen and hardware expansion modules that allow retailers to easily upgrade or add capabilities.

- Supports all payment types
- Stylish, rugged and secure, with small footprint
- Upgrade or add capabilities in a snap:
 - EMV-certified smart card
 - Ethernet and USB connectivity
 - ISO 14443-compliant contactless module
- Glass touch screen resists scratching – exceptional performance with either fingertip or stylus
- Compatible with existing Everest stands and cabling
- 3-year comprehensive, worry-free, bumper-to-bumper warranty



Omni 7100MPD





WHY CHOOSE VERIFONE

VeriFone is the leader in providing turnkey payment solutions to multi-lane retailers. Penetrating 68% of the retail market with more than 800,000 transaction solutions installed, VeriFone's retail experience is extensive. The VeriFone name is your assurance of unsurpassed long-term value and reliability.

VeriFone Offers:

- Multiple customer-activated payment devices to choose from
- Future-proof "modular" technology that will allow your equipment to grow with your business
- Several terminal interfaces for hassle-free integration into your POS system
- Industry-leading hands-on integration support and project management team, to ensure a smooth integration and successful rollout of VeriFone's payment terminals
- Longest product lifecycle in the industry

Unequaled Quality and Reliability

- Industry-leading, 3-year bumper-to-bumper *Buyer Protection* warranty
- The most comprehensive security protection in the industry
- Future-proof payment solutions to meet evolving customer demands



www.verifone.com

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