RETAIL MANAGEMENT SYSTEM

Integrated Merchant Services

STREAMLINE POINT OF SALE PROCESSES
by integrating card transactions

A complete Point of Sale (POS) solution designed for independent merchants, Microsoft® Business Solutions Retail Management System also offers comprehensive, integrated card processing through relationships with some of the top merchant services providers—Bank of America, Citi Merchant Services, Paymentech, and Wells Fargo Bank. This special offer, available only in the United States, eliminates the need for card payment terminals or third-party software, and enables fast, more secure processing that can increase customer satisfaction.

At the end of the day, you'll be able to view and settle your transactions within Microsoft Retail Management System on an easy-to-read screen.

Streamlined operations

By integrating card transaction processing into business operations, you'll help reduce data reentry at the POS and facilitate easier reporting and reconciliation of transactions at the end of the month.
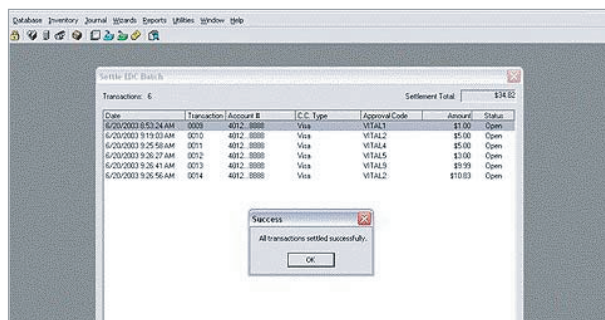
Reduced operating and labor costs

Eliminate the need for separate card payment terminals and associated phone lines—this solution helps simplify associates' jobs and reduce operating costs, while freeing up valuable counter space in your store. There's also no need to buy and manage third-party software—everything you need is included in Microsoft Business Solutions Retail Management System. And, monthly debiting leaves more funds available and makes reconciliation easier.

Increased customer satisfaction and flexibility

Fast and reliable, integrated merchant services helps you process transactions for a wide range of cards. You'll be able to offer customers the efficient, consistent service that keeps them coming back. The solution enables you to accept most cards* carried by your customers, including:

- MasterCard ®
- Visa®
- American Express ®
- Discover® Card

When you or your customers swipe a card, the credit card number and approval code are transmitted into Microsoft Retail Management System.

Speed up transactions

A broadband Internet connection not only frees up your phone lines, it speeds your processing time for card transaction to as little as two to four seconds!

Integrated PIN debit cards

With Microsoft Retail Management System 1.2 SP2, Bank of America, Citi Merchant Services, Paymentech, and Wells Fargo Bank offer integrated processing for PIN-based debit cards.** Debit card processing is more secure and is available nation-wide, so you'll be able to accept cards from almost any customer. Use of PIN-based debit cards among consumers has grown considerably over the past few years, and there has been very little fraud or risk to the retailer.

Requirements and recommendations

- Completed and approved merchant application
- Microsoft Business Solutions Retail Management System version 1.2 Service Pack 2 (SP2) or later
- Internet connection; broadband connection for fastest processing
- Integrated Magnetic Stripe Reader (MSR)

If you don't have a merchant account, you can request an application and apply for an account with:

- Bank of America at (877) 396-8527.
- Citi Merchant Services at (877) 284-0310.
- Paymentech at (800) 280-7602.
- Wells Fargo at (866) 721-8351.

Already have a merchant account with one of our preferred merchant service providers? Get started now by calling the following U.S. toll-free numbers to find out how to set up Microsoft Retail Management System integration with:

- Bank of America at (800) 228-5882.
- Citi Merchant Services at (877) 284-0310.
- Paymentech at (888) 213-8419.
- Wells Fargo at (866) 721-8351.

Microsoft Retail Management System

For more information, visit our Web site at www.microsoft.com/POS

Bank of America

WELLS FARGO

citi®

Paymentech™

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*The default agreement supports MasterCard and Visa cards. Separate agreements must be set up in order to accept other card types.
**Merchants must have certified PIN pad hardware with their Microsoft Retail Management System solution to utilize this feature (online debit is PIN-based; offline debit is signature-based).