

## MICROSOFT POINT OF SALE SOLUTIONS

## Integrated Merchant Services

### STREAMLINE POINT OF SALE PROCESSES

by integrating card transactions

In addition to offering a suite of point of sale solutions for small and medium-sized retailers—Microsoft® Retail Management System and Microsoft Point of Sale—Microsoft also offers comprehensive, integrated card processing through relationships with top merchant services providers Chase Paymentech Solutions and Citi Merchant Services. 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.

#### 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 Retail Management System or Microsoft Point of Sale. 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®
- American Express®
- Visa®
- Discover® Card

#### Speed up transactions

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

## Integrated PIN debit cards

With Microsoft Retail Management System 1.2 SP2 (or later) or Microsoft Point of Sale, Chase Paymentech Solutions and Citi Merchant Services 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.

## Protect customers' card information better:

Microsoft Retail Management System 1.3 and Microsoft Point of Sale also have security for handling credit card information so your customers' data is safer. Based on the Payment Card Industry (PCI) Payment Application Best Practices (PABP) guidelines, the new security features include the following:

- Credit card numbers are always hidden, so it is impossible for customers' full credit card numbers to be stored as part of the transaction or printed on receipts.
- When using Vital as a preferred payment provider, credit card transaction information, including the credit card number, will be automatically deleted from the system after successful settlement to prevent unauthorized use.

## Requirements and recommendations

- Completed and approved merchant application
- Microsoft Retail Management System version 1.2 Service Pack 2 (SP2) or later or Microsoft Point of Sale
- 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:

- Chase Paymentech Solutions at (800) 326-7988
- Citi Merchant Services at (877) 284-0310

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

- Chase Paymentech Solutions at (800) 326-7988
- Citi Merchant Services at (877) 284-0310

## Microsoft Retail Management System

To see if Microsoft Retail Management System integrates with your merchant services company, visit [www.microsoft.com/MSRMS](http://www.microsoft.com/MSRMS).

PHONE: In the United States and Canada, call (888) 477-7989  
E-MAIL: [mgpinfo@microsoft.com](mailto:mgpinfo@microsoft.com)

## Microsoft Point of Sale

To see if Microsoft Point of Sale integrates with your merchant services company, visit [www.microsoft.com/POS](http://www.microsoft.com/POS).

PHONE: In the United States and Canada, call (888) 477-7989  
E-MAIL: [mgpinfo@microsoft.com](mailto:mgpinfo@microsoft.com)



\*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 or Microsoft Point of Sale solution to utilize this feature (online debit is PIN-based; offline debit is signature-based).

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