

# Shopping for Better Payment

Unmatched Transaction Processing Solutions and Services for the Grocery Industry.



Whatever is on your shopping list, Elavon's payment options get you what you need faster, more efficiently, and more reliably.

## Stay Competitive with Market-leading Solutions

The grocery industry is facing fierce competition from non-traditional warehouse and superstore retailers. Traditional supermarket chains and independent grocers are forced to compete by expanding product selection and improving customer service, all while aggressively managing costs in an industry with downward pricing pressures.

Elavon® is the only transaction processor to provide a full line of card- and check-based electronic payment processing solutions designed for the grocery industry – backed by unprecedented service and support.

If you're shopping for better payment options and a processor that truly responds to your needs, put Elavon at the top of your list.



## Uncompromising Responsiveness & Service to Your Needs

While Elavon provides an unmatched selection of card-based and electronic check processing solutions, perhaps our most important offering is uncompromising service.

The cornerstone of Elavon's service commitment is our client relations team. Led by a designated client executive, this team of professionals works closely with you on day-to-day challenges and longer-term needs – everything from helping to bring new stores online or handling chargeback issues to reviewing your statements and interchange status.

With Elavon, you get trusted and highly proactive advisors who respond quickly and even anticipate your needs. You also enjoy industry-leading support services including:

- Voice authorization and client assistance for routine requests
- An on-call national account executive during critical non-business hours
- Sophisticated risk management and fraud control
- Comprehensive reporting, tailored to your requirements

### Price Check for Grocers

The supermarket business has changed dramatically over the past decade. Until recently, it would have been inconceivable that families would do so much of their grocery shopping at the same place they buy socks, CDs, and sports equipment. But by leveraging their enormous buying power to lower prices on food and packaged grocery products, discounters and warehouse stores are enticing some supermarket shoppers to move their business.

To combat this growing trend, supermarkets are making investments to enhance the customer experience and lure shoppers back into their stores.

At the same time, interchange price increases by the credit card associations have made it critical for you to optimize your payment acceptance costs, while offering your customers the payment convenience they demand.

To balance your payment overhead costs against these market factors, you likely have established relationships with multiple financial institutions, payment processors, and check service providers to manage deposits and services across your footprint. This adds complexity and makes your payment process inefficient and costly.

Elavon's tailored transaction processing solutions and services for the grocery industry are the recipe for better, more cost-effective payment acceptance.



## Ring Up Savings

Elavon provides a full line of card-based payment processing solutions – debit, credit, and EBT – plus electronic check conversion and gift cards. This means you can get everything you need from a single source – with no confusion and no finger pointing should issues arise. Because we process all your transactions, you get faster funding and consolidated reporting. Gone are the problems associated with managing multiple relationships and contracts, or reconciling statements on different cycles.

## Managing Your Cost

Elavon helps you manage costs by identifying and taking advantage of basic processing savings opportunities. For example, by actively promoting debit card usage to your customers, you can significantly lower your transaction fees compared to credit cards. Services such as BIN file management help you lower costs by determining if a debit card transaction is PIN-based before it is completed.

## Superior Quality & Service

Supermarket retailers understand that quality and service make a difference in a market often dubbed as a commodity. Your goal is to turn price-conscious cherry pickers into loyal shoppers. At Elavon, we strive for long-term relationships based on more than processing “clicks” and we have built our reputation on being highly responsive to customer needs.

## Reduce Check Costs

Even with the increased popularity of credit and debit cards, most supermarkets are still buried in paper checks. These transactions carry significantly higher costs and increased risks when compared with electronic transactions. With razor-thin margins on so many food and grocery products, reducing the huge costs of handling and processing paper checks is key.



## Electronic Check Service

Elavon’s Electronic Check Service (ECS) streamlines check processing and decreases your costs by converting paper checks into electronic transactions at the point of purchase. ECS eliminates the time spent bundling large numbers of checks, completing deposit slips, and making repeated trips to bank branches – all while providing faster, more reliable verification and processing. You reduce your risks, lower costs, and get more timely access to funds.

Elavon is the only processor to utilize direct DDA access, ACH processing, and traditional banking networks, allowing you to easily accept all checks presented. Elavon’s ECS solution also allows you to consolidate your deposits with a single financial institution.

Elavon’s check products include a variety of flexible service levels matched to the risk and overhead factors of your particular business. You can choose conversion only, verification, collections and even guarantee. Or, we can design a combination of custom risk mitigation programs matched to your store demographics and other factors.

Whatever you are shopping for,  
you will not find a better, more  
responsive processor than Elavon.





## Other Ways to Ring Up More Value

Elavon's transaction processing solutions and services ring up additional value for your bottom line in a number of other ways.

For example, if you have a banking relationship with any of Elavon's bank partners, you'll enjoy next-day funding on most card and check transactions. Elavon also provides online, enterprise reporting so you can manage your payments more effectively.

### Certified Solutions Meet Industry & Security Standards

All Elavon solutions for the grocery industry are certified to meet key ISO specification formats and other industry standards, and will work with all the leading POS platforms including IBM, MTX/EPS, NCR, ISD, and RORC. Additionally, all Elavon solutions meet strict PCI, CISP and SDP card association security standards, ensuring that cardholder data is protected.

Finally, Elavon always provides extraordinary service and support to keep your transaction processing solutions up and running 24 hours a day, 7 days a week. Elavon is one of the largest transaction processing networks in the world – processing over one billion transactions annually for more than one million retail locations.

Whatever is on your shopping list, you'll get what you need faster, more efficiently, and more reliably with Elavon's transaction processing solutions and services for the grocery industry.

