

A close-up photograph of a person's hand using a credit card terminal. The terminal is held by another hand, and the user's finger is touching one of the buttons on the keypad. The background is blurred, showing what appears to be a retail or service environment.

Revolution for
Merchants

 Revolution

intelligent
payments

www.netpay.co.uk

NetPay





Revolution ...for Merchants

The Opportunity

Revolution provides merchants high level commercial and transactional information enabling them to make informed decisions based on what is happening in their business. Revolution also helps businesses influence buyer behaviour with detailed visibility of transactions, if sales in-store slow down they can push out marketing messages via mobile and social media to consumers, directly influencing performance, something that in today's tough retail environment is key to differentiating retailers from their competition. There is also an opportunity to manage staffing levels and break times based upon real information allowing merchants to track peaks in trading to ensure that they have the right amount of staff available to serve customers.

For example; if there were a business called 'Organix Wholefoods', a growing multi-site farm shop in five locations across Hampshire and a strong online presence, Revolution would provide them with visibility of both their in-store and online transactions. This enables the area manager to remotely see and compare stores sales, analyse whether any particular displays or marketing campaigns are working better in which location.

'Organix Wholefoods' can use our Revolution Portal to predict sales and see trends within their online and offline sales, providing them with market insight into patterns of consumer behaviour, enabling them to engage better with their customers through managing better staffing levels and increasing online fulfilment of orders.

Revolution for Merchants

NetPay Merchant Services is a leading provider of card payment services delivering innovative, technology lead services that are more intelligent and effective for merchants through its market leading Revolution platform.

Our Revolution platform provides merchants with extensive analytical transaction reporting with complete real-time visibility of performance both in-store and online within the same platform, a feature which is unique in the payment services industry.

'Big data' and analytics are now at the top of every business' agenda and rightly so, after all, data is the lifeblood of a modern business. Together, data and analytics provide great insight into what your customers like and dislike. It can help determine the direction your business should be going in, but it can often be difficult to utilise it effectively. Businesses have access to an abundance of data both online and offline which is often in different places, and unless you have a team of marketing insight analysts this data will go to waste.



Revolution is NetPay's flagship service management and reporting platform, developed in-house. The platform empowers merchants to effectively manage their services as well as gain meaningful reporting and analytics including;

- Multi-channel reporting combining in-store and online performance to view statistics across both aspects of a merchants business through one-consolidated platform segmented by location
- Full current and legacy visibility allows merchants to respond to emerging trends

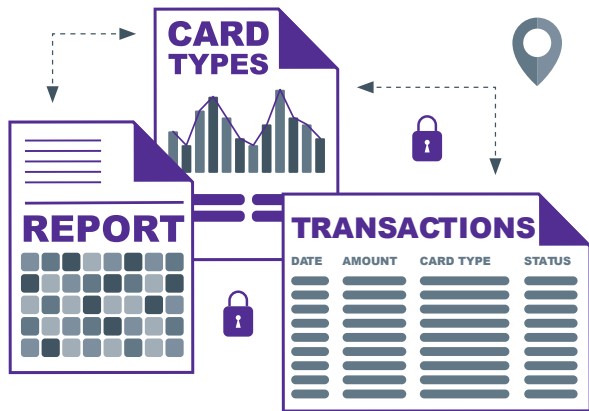
Reports consist of the following;

- Card sales performance (ability to break down by merchant, county, region, sub-region, postcode area etc.)
- Monitor best performing; hours, days, weeks, months, years
- Card type usage
- Best performing reports showing, best performing counties, regions, postcodes etc.
- Trend analysis incorporating, average transaction values, comparisons against earlier trading periods etc.
- Repeat purchaser analytics – showing frequency, volume and value
- Geo-mapping of locations
- Geo-mapping of live transactions as they happen

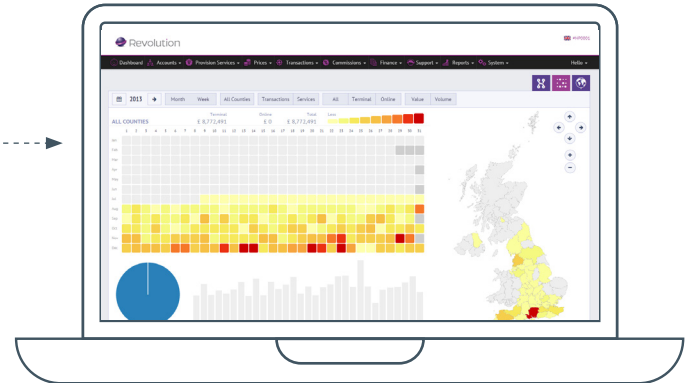
Intelligent Analytics

NetPay understands that many merchants do not have data analytics or a department of people mining their data to understand how their customers transact. With Revolution you can now make accurate predictions about future trends and customers buying habits.

The analytical data that Revolution provides gives merchants vital information on their customers purchasing trends. Merchants can compare both online and offline transactions enabling them to plan their business strategy going forward.



One of the biggest challenges retailers face is how to minimise the down time of payment devices, after all a terminal that is inactive means that they are unable to take card transactions which will of course have a detrimental effect to the business. NetPay has developed an application that allows us to geographically see all of our terminals and their status. This allows us to predict whether a terminal is having issues and raise a call to the merchant prior to something going wrong either allowing us to fix the fault with the merchant over the phone or sending out an engineer with a new terminal if required. This has significantly improved the challenges posed by equipment outages for NetPay merchants.





The Benefits

- Detailed reporting gives merchants a better understanding of what is happening in their business
- Consolidated multi-channel reporting means in-store and online performance is all contained within one platform
- Revolutions service management feature allows merchants to efficiently control their estate and services with NetPay
- Better cash flow management using the reports to reconcile receipts
- Ability to identify growth opportunities using comprehensive trend analysis

Support

- Fully featured, integrated ticket system for reporting* of queries
- Announcement system to notify merchants of planned maintenance or service impacting issues by email and SMS

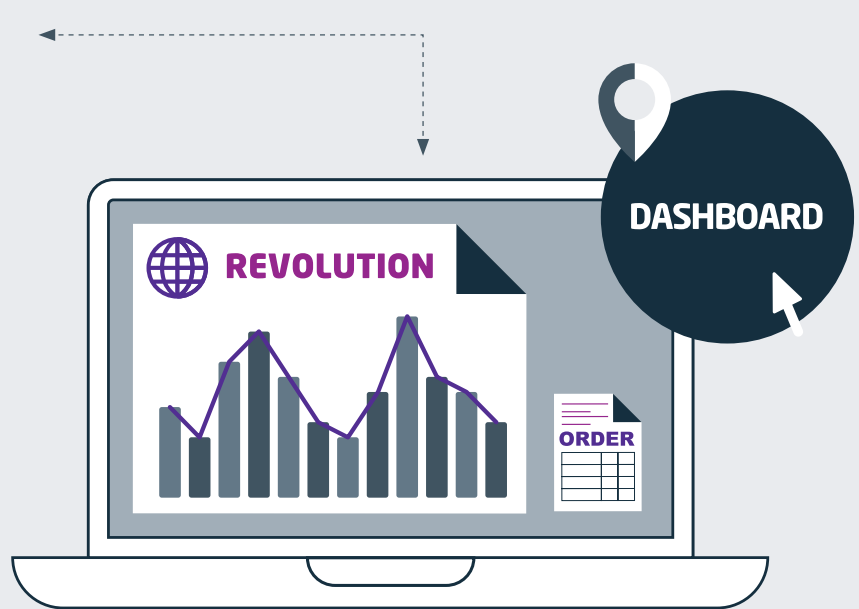
* Reporting on support performance, ticket categories, open and resolution times.

Revolution Summary

Revolution provides merchants with analytics on their online and offline transactions, capturing real-time financial data and analytical reporting. Revolution allows businesses to plan staffing depending on in-store trends, see all stores transactions enabling them to identify best

performing regions and sites. Revolution enables merchants to develop their business strategy, providing them with important customer insight that will help influence buyer behaviour and identify potential growth areas.

“The most powerful merchant service provisioning, management and reporting tool available in the payments industry today”





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NetPay are the first payment processor in the UK and Ireland to offer 'green payments' and offset the carbon emissions of our payments network.

