

The Strength of Palm POS™

Comes From Its Partnerships

ooperate to compete, it sounds counter-intuitive doesn't it? Not necessarily in the world of POS however. More than any other product, POS relies on cooperative partnerships and alliances to drive differentiation and bring retailers a competitive advantage. Cooperative partnerships are responsible for many POS-centric features; without them POS systems become very similar, almost commodities - they ring sales, print receipts and produce reports.

Pinnacle's Palm POSTM has the broadest set of POS partnerships in the industry and we are constantly forging new relationships to add new features for our clients. Whether it's building a brand new interface or adding another partner as the result of our support for industry standards, strategic partners and alliances are key areas of focus for Pinnacle and Palm.

By: Denise Lewis, Retail Solutions Manager, The Pinnacle Corporation As an example, an important partnership of ours is with Allied Electronics and the interface to NexGen, and before that to the ANDI box. Allied has been a partner since Palm's earliest days and it is through Allied that Palm interacts with dispensers, IPTs, car washes, price signs and tank gauges. Allied has been a great partner and we continue to enhance our interface to offer more features for our clients. For instance in Palm v12, we added more visual and audible alerts for several forecourt events including paper out, paper low and paper jam. We also share the same PCI auditing firm as Allied, Coalfire Systems (incidentally another strong partner for Pinnacle); sharing the same auditor makes staying in synch with PCI security changes more efficient.

Payments are also a critical area of functionality for POS and Palm has a number of partners in this area beyond the 'standard' processing hosts. We have a number of specialty NIMs that empower you with options for lower cost transaction processing fees and at the same time enable you to support value-added programs of your own. Prepaid gift cards continue to be popular and we are partners with three of the leading providers: Coinstar, Incomm and Payspot. We partner with National Payment Card Association (NPCA) to bring you LoyalDebitTM, an ACH payment alternative, and have recently extended it to launch LoyalDebit MobileTM. For check processing we have a partnership with ZAMCO and Check Assist to provide you with NIMs that specialize in electronic check clearing.

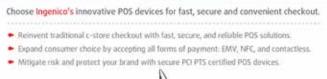
Pinnacle has two NIMs, Loyalty Partner NIM and Fuel Partner NIM, designed especially for third party loyalty programs. While Pinnacle offers our own end to end suite of loyalty solutions, we strongly believe in offering the power to choose. We offer to third parties an SDK which then enables them to create their own interface to Palm via these NIMs. As the loyalty landscape continues to evolve and shift, Pinnacle quickly has been able to offer our clients options using this model of third party NIMs. Loyalty partners who have created their own interface to Palm in this way include Centego, FIS, Fueland, and Kickback Rewards.

Our hardware partnerships for Palm provide you with a choice of platform as well as many options for hardware devices such as scanners and PIN pads. While we have a very close partnership with UTC as our leading Palm POS hardware platform, Palm's open architecture still provides you with the power to choose. So whether you need to scan UPC barcodes, or have the need to read 2D images from a mobile device, or need to scan driver's licenses for age verification, we have options for you. Do you endorse the simple approach for with simple card swipe and PIN entry, or do you want to extend functionality to support electronic signature capture and a customizable consumer display? We have PIN pad options that range from basic to highly sophisticated.

There is no end in sight to the applications and devices that retailers will want to integrate and interface, enhance and extend their POS platform. Be assured that Pinnacle will be there to find the right partners, or work with those that you might bring to the table, working with you and them to provide choices for your business. ©



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