



MIDAX GROCERY PAYMENTS

Your Single Source for EFT Routing and Management Control of Retail Payments

Much more than a traditional payment switch, Midax provides a single source for EFT routing and a comprehensive management tool that puts the retailer back in control of payment processing instead of the provider, and allows you to bring gift, check, and charge in house within the same integrated solution for lower costs and increased profit.

The Midax Switch consists of 3 layers, a common transaction engine which handles a wide array of transaction types, a discreet interface to the POS, and a third layer discreet interface to your preferred 3rd party provider as well as other 3rd party service providers for student payment cards, Blackhawk, prepaid phone cards and other external services.

Midax supports multiple provider and POS interfaces through one fully PCI Compliant path. Now you have freedom of choice.

- You are POS Vendor Independent
- You are 3rd Party Provider Independent
- You Control Your Own Transaction Flow

You will never lose your investment again if you change internal direction. Midax will migrate you to the POS or 3rd Party Provider of choice.

Easy To Use Graphical Interface Leads You Through The Data !

The Midax Desktop application provides all the access to your data in a easy to use and interpret form. Entry screens can be tailored and saved by the operator for maximum efficiency. Midax maintains the same look throughout all its applications for easy of use.



One single database structure includes all the customer information and allows you to distribute functions across multiple payment types, for example, use your loyalty card for check authorization, in-house charge, etc., thus saving you time and money while offering the customer additional value in your product. Database administration is fully automated with no need for an increased investment in IT Staff. This allows you to maintain your in-house programs easily without paying for outside authorization.

Midax reporting and analytical tools provide you with the reports you need, when you need them. Use the pre-defined reports included, or tailor your application with custom defined reports, you determine what best fit for your company requirements.

Full Function EFT Switching Services!

Credit
Debit

EBT / FSA

Prepaid Gift Cards

In- House Gift Card

In-House Receivables

Check Authorization

ACH Processing

Scrip

Loyalty – Store & Fuel

Provider
Independent

POS Independent



A FULL SUITE OF EFT SWITCHING SERVICES FOR RETAIL

3rd Party Services – Credit, Debit, EBT/FSA, Prepaid

Midax will route your 3rd party service transactions to the provider of your choice. Midax interfaces to all the leading service providers such as RBS Worldpay, Fifth 3rd Bank, Bank of America, First Data, and Blackhawk to name a few. All transactions are handled through our fully PCI compliant gateway. Midax will setup, test, and certify your transactions and even assist with settlement issues.



In-House Check / ACH Authorization

Midax check authorization is a positive file, used online by all stores in the chain or chains grouped together. Payroll checks are handled with additional controls to minimize fraud. Limit groups control the number of checks and value limits per day and week as well as cashback limits. Limit group maintenance is dynamic; using rules you define, rather than manual maintenance to ensure each customer is automatically maintained in the group that best reflects their shopping levels, frequency and payment credibility. Midax also provides check conversion services in partnership with leading service providers such as Cybrcollect. Midax supports NACHA's BOC Standard Entry Class Code (effective on March 16, 2007). Midax provides, through our partner providers, seamless check collection services and 3rd party flagging of closed accounts for your security.

Midax Gift Card

The Midax Gift Card allows the retailer to setup and manage their Gift Card program in-house for substantial savings. Promote your own business with your own custom card design. Midax Gift Cards can be configured according to templates you define. They can be single use or fully rechargeable and fixed value or value added at sale. Bonus schemes can be defined to accept Gift Accrued credit from Loyalty, automated card re-charge from ACH, deposit and returns credits. They can be configured in groups with setup custom tailored to the customer.

Midax Scrip Card

The Midax Scrip Card allows the retailer to offer their customers a card, where the customer doesn't get the discount directly, but instead applies it to his preferred school, church, or charity of choice.

The card can be associated with an individual charity or a group of charities. Each time the Scrip Card is re-charged, Midax notes the spiff for the charity and sends a report and sends the check each month to those entities.

In-House Charge Card

Ideal for billing hospitals, schools, non-profits, etc. Think of this as your own credit card issuance. All cards are built in. Multiple card users per account are allowed, with individual limits. Full billing services are included with off-invoice discounting and invoice aging, or let Midax interface to your GL package for seamless operation. Greatly simplify your accounts receivable operation and reduce costs.

And For Supermarkets With A Fuel Operation- The Pay Inside Privilege Card

Stop driver offers by allowing pay inside privileges only to customers who you pre-authorize. The application activates when a customer presses the Pay Inside Button at the dispenser. The pump prompts for the Pay Inside Privilege Card, which the customer inserts into the card reader. Midax then checks the database and if the customer is authorized, a message is sent to the pump to authorize fueling. If the customer is not authorized, another payment option is suggested.

Midax Loyalty Card & Loyalty Engine

Develop your own Loyalty Card coupled with the Midax Rewards Engine. Midax processes the data real-time and generates reward advice directly to the POS for instant rewards, and through the loyalty card, cumulative rewarding as well. Generate one time promotions or cumulative plans, holiday rewards, etc.

The reward mechanism is setup in your HQ server and points accumulate across all stores in your chain based on sales. Detailed shopping basket and analytical reporting is provided to enable you to maximize your target marketing dollars.

Couple your loyalty program with the Midax Fuel interface or partner with outside C-Stores for cross platform marketing and increased customer value with cents of a gallon of gas.



Offline Operation

Breakdowns and system failures inevitably occur, so in preparation the Midax host constantly backs up critical data and refreshes the data both at host and in the store. When any down condition is detected, Midax

will begin offline operation tailored to your business requirements. We will store transactions then forward to the appropriate party when online operation has been restored.

Midax reconciles all reward points and accounts internally thus eliminating costly and time consuming re-entry after offline operation. You control the extent and setup of offline functionality. Business rules based offline is available for those who desire a truly seamless operation when trouble occurs.

Optimize your customer experience and system performance by taking a critical look at your offline operation.