Euronet Integrated Merchant System & Point-of-Sale Management

At a Glance

- Comprehensive Merchant Management

- Comprehensive Support for all Transaction Types

- Flexible fee structure.

- Set & Process Acquiring Fees and Commissions

- Single or Multi-Financial Institution environment

- Fully configurable

- Online Monitoring & Control

Achieve Service Excellence with IMS & POS Solution

Euronet's Integrated Merchant System (IMS) and Point-of-Sale (POS) Management solution supports the needs of all merchant acquirers or processors, from the largest to the smallest, and can be configured according to their specific needs.

Euronet IMS manages all aspects of merchant relationships, while Euronet POS supports all transaction types delivered through all major POS terminal systems. Flexibility and integration are key elements in all Euronet solutions.

As payments of cash and check rapidly give way to card-based transactions, volumes rise inexorably. New types of transactions, such as bill payments and mobile phone top-ups, reflect not only the mobile lifestyles of cardholders, but also represent valuable new sources of revenue to those acquirers whose merchants are enabled to offer them.

Effective Merchant Management

Euronet's IMS is a comprehensive solution designed to manage merchant relationships, define and process transaction acquiring fees and commissions, and to track POS activity in a single or multi-financial institution acquiring environment. IMS features include flexible transaction capture methods such as draft processing or electronic data capture, merchant settlement, and payment distribution— while providing online real-time merchant inquiry into the merchant's daily activity.

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Euronet POS Management

Euronet POS Management is a fully flexible system for driving and controlling multiple merchant terminals, configured individually or in groups. At the regional level, Euronet IMS & POS will accept connections from a merchant's terminals spread over multiple stores in a broad geographic area, such as a city. At the central host level, Euronet POS Management acts as a host 'front-end' processor.

Benefits of IMS

- Flexible commission charging options – The ability to set commission rates at the card type level allows the merchant to promote certain card types as needed

- User-defined merchant settlement options – Merchant payments can be consolidated, and settlement can occur daily, weekly, monthly, etc.

- Multiple merchant payment options – The financial institution can settle directly to the merchant account or via other settlement methods if the merchant does not have a banking relationship with the acquiring bank

- Immediate or Batch merchant settlement – Merchants can be settled online multiple times per day or once a day via nightly end-of-day processing

- Fraud monitoring – Merchants can be assigned fraud profiles that monitor their daily settlement with the financial institution

- POS inventory tracking – POS hardware inventory including which terminals are out of service and merchant's next on-site visit date

- Merchant Management APIs – Merchant management and API services catalog to facilitate merchant portals for remote access

Benefits & Key Features of POS

- Online Monitoring & Control – Transactions recorded as they enter the system, and the terminal is controlled online; Statistical information is immediately available

- Automated Control & Communications Recovery – Matches interrupted transactions by reversals generated to clear them; transaction differences are handled automatically when the device settles

- Electronic Data Capture (EDC) Batch Uploads for Merchant Settlement – Ensures that all transactions are accounted for with POS capture and merchant settlement

- Major POS device support – Supports all major POS vendor devices with a Euronet message specification that is used globally

- Multiple options for merchant relationship management – Available at store and corporate level

- Market-leading value-added services – Including bill pay and recharge for mobile phone top-ups

- Reduced risk and acquirer exposure – Available through effective user-defined fraud control parameters within the merchant system that complements other fraud monitoring controls

- Transaction Security – Protect PIN-based, EMV and contactless transaction acceptance in accordance to international card organizations specifications

- Fee management – Use flexible merchant fee structures to increase acquiring revenues

The Bottom Line

Euronet's Merchant & POS solutions are sophisticated solutions supporting all card and transaction types, including EMV and contactless acceptance. IMS & POS can help you to improve profitability and revenue potential across your card acquiring business. Whether you are seeking to create a merchant management differentiator or complete your corporate client, our solutions meet your needs, as well as the needs of your merchants.