# INETCO Solutions for Omni-Channel Retail Operations

## Deliver a seamless customer experience with end-to-end visibility into every retail transaction

Retailers must be ready to deal with ever-shifting buying habits and increasing competition for customer loyalty. This means delivering a seamless customer experience across all channels has never been more important. Every retail interaction needs to be accounted for and completed as the customer expects — including complex transactions originating from:

- **Mobile and online applications that support in-store pick up**
- **Self-checkouts with revenue enhancing offers and just-in-time promotions**
- **POS systems being re-architected for more service options and increasing transaction volumes**

Evolving retail network infrastructures have many retailers now struggling with slow or lost transactions, and an inability to seamlessly connect the customer experience between online and bricks & mortar store fronts. This is why INETCO has made it easy to acquire data and gain visibility into every customer transaction — to analyze consumer interactions in real-time, and quickly isolate issues occurring anywhere on the end-to-end retail transaction chain.

## INETCO Solutions — Exceeding expectations and winning loyalty by delivering a seamless customer experience

INETCO solutions are designed to improve the delivery speed and availability of customer transaction data — across all retail channels. Real-time transaction monitoring and alerting capabilities enable a proactive response to events occurring at mobile, online and in-store checkout systems, helping to ensure every transaction is completed as expected, and in a timely manner. This includes slowdowns, failures and high-risk activity patterns such as large purchases, repeat declines, lack of activity on a specific terminal or card, and high gift card redemptions. Faster access to transaction data also makes it easier for retailers to analyze customer behaviors, run predictive and machine learning algorithms against this data, and immediately respond to expected shifts in buying habits.

INETCO offers real-time transaction monitoring, analytics and data streaming capabilities to help you increase operational efficiency and be accountable for each retail transaction:

- Acquire a centralized source of real-time customer transaction data
- Establish an end-to-end performance view of your retail payments network
- Apply this data for ongoing analysis of channel usage, profitability and performance

# Benefits — Every transaction represents an opportunity to know and serve customers better

## Improve customer experience and profitability

- Increase retail transaction availability and completion rates across all POS and self-service retail channels; reduce credit/debit/gift card processing slowdowns or failures

- Analyze consumer spending behavior and retail transaction data broken down by hour, store, region, card/digital payment type, transaction completion status, POS terminals or register types (ie: self-checkouts, online carts, kiosks, lanes)

- Make sure digital interactions that are getting more complex — such as card-not-present, just-in-time promotions and cross channel transactions — complete as easily as expected
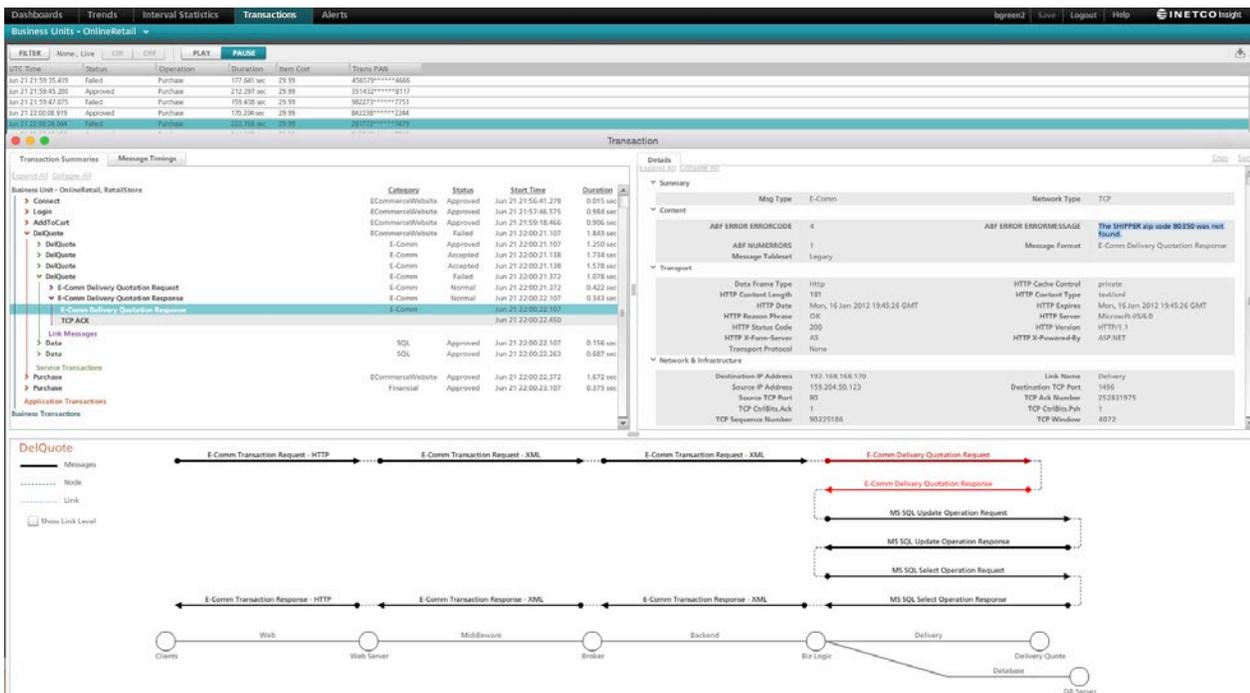


**SCREENSHOT 1 — E-commerce transaction profile shown within INETCO Insight. Red highlighted area indicates root cause of transaction failure is due to a customer input error.**

## Increase operational efficiency and take immediate action

- Automatically capture, correlate and decode every message, request and call related to each critical transaction; create a centralized hub and easily share data such as:

  + Transaction volumes by location or POS device
  + Transactions by dollar amount
  + Transactions by card type (credit, debit, gift cards, etc.)
  + Incident rates by location
  + Lost revenue by device failure

- Continuously monitor the performance of all transaction chain components from one consolidated tool to increase uptime and performance during peak load periods

- Reduce risk of failures during new service or product roll-outs, and proactively diagnose mysteries around transactions that are "lost" — isolate the root cause of application, network and third party issues in real-time

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## Control service level agreements and liability

- Independently monitor transaction performance, capacity and consumer buying behavior — see if acquiring partners, authorization hosts and third party applications are responding slow or not at all

- Set real-time triggers to minimize card fraud, charge-backs, stand-in modes and EMV fallbacks

- Reduce credit/debit authorization failures and quickly isolate retail transaction completion issues by card type, application, payment rail, self-service device, store locations, etc.
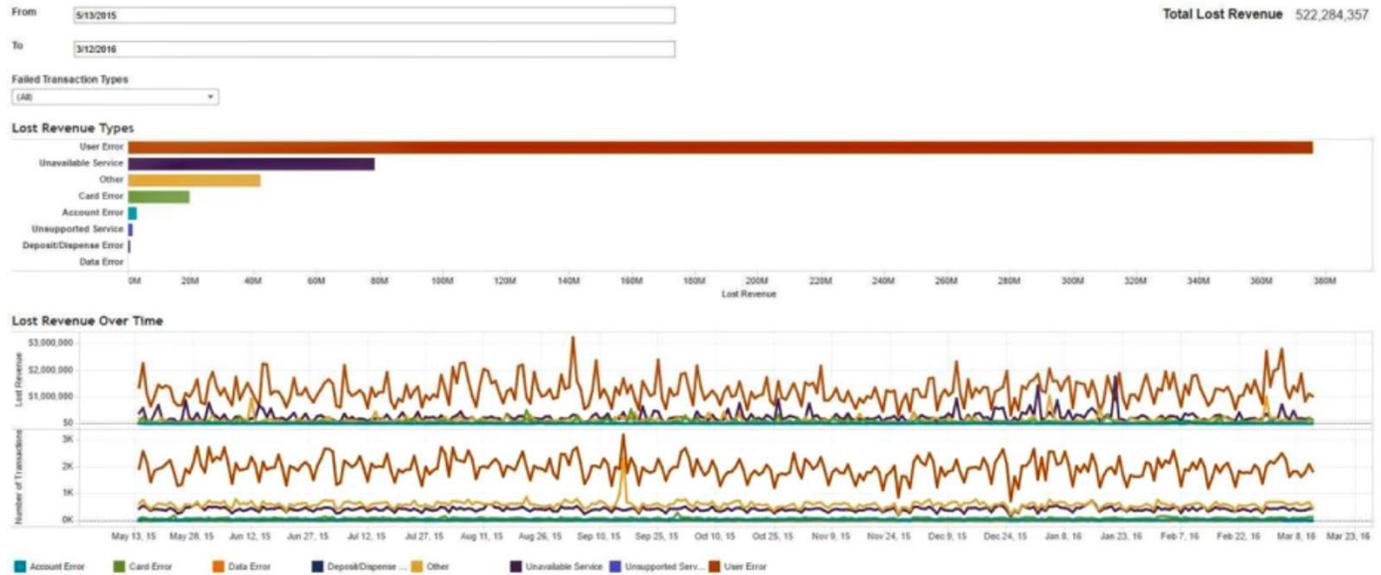


**SCREENSHOT 2** — Use INETCO Analytics to analyze lost revenue caused by POS and other self-service device failures.

To learn more about INETCO's omni-channel retail operations solutions and how to gain visibility into your end-to-end payments infrastructure, visit the INETCO website or contact sales@inetco.com.