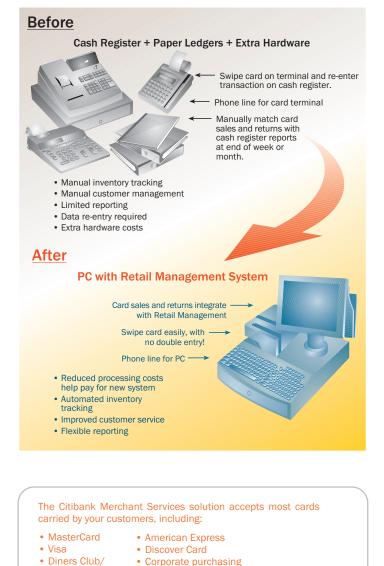**Microsoft®**

Retail Management System

Microsoft®

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Streamline Point-of-Sale Processes and Integrate Card Transactions

A complete point-of-sale solution designed for independent merchants, Microsoft® Retail Management System (MRMS) also offers comprehensive card processing through a relationship with Citibank Merchant Services. This special offer includes substantial discounts on merchant services, eliminates the need for card payment terminals, and helps enable fast, secure processing that increases customer satisfaction.

Before

Cash Register + Paper Ledgers + Extra Hardware

Swipe card on terminal and re-enter transaction on cash register.

Phone line for card terminal

Manually match card sales and returns with cash register reports at end of week or month.

• Manual inventory tracking
• Manual customer management
• Limited reporting
• Data re-entry required
• Extra hardware costs

After

PC with Retail Management System

Card sales and returns integrate with Retail Management

Swipe card easily, with no double entry!

Phone line for PC

• Reduced processing costs help pay for new system
• Automated inventory tracking
• Improved customer service
• Flexible reporting

The Citibank Merchant Services solution accepts most cards carried by your customers, including:

• MasterCard
• Visa
• Diners Club/ Carte Blanche
• American Express
• Discover Card
• Corporate purchasing and debit cards*

Competitive rates on merchant services

Available only through MRMS, this card payment solution is designed to provide small, independent merchants with significantly lower card processing costs. Simply compare rates and fees with what you're currently paying to see how much you'll save with Citibank Merchant Services.

No hidden fees

Microsoft and Citibank Merchant Services have designed a program that is simple and contains no hidden costs. When you sign up for this service with Citibank Merchant Services, there are no fees for application, conversion, enrollment, setup, or cancellation. All that is required is credit approval.

Streamlined operations

By integrating card transaction processing into business operations, you'll help reduce data re-entry at the point of sale and facilitate easier reporting and reconciliation of transactions at the end of the month.

Reduced operating and labor costs

Eliminate the need for separate point-of-sale terminals (i.e., card payment terminals) and associated phone lines: the Citibank Merchant Services solution helps to simplify associates' jobs and reduce operating costs, while freeing up valuable counter space in your store.

Increased customer satisfaction

Fast and reliable, the Citibank Merchant Services solution helps you process transactions for a wide range of cards. You'll be able to offer customers the efficient, consistent service that keeps them coming back.

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Microsoft Business Solutions

*Debit card support in Microsoft Retail Management System will be available in the second half of 2003.

Microsoft®
Retail Management System

Simplified, Integrated Card Processing

Available only through MRMS, this card payment solution is designed to provide small, independent merchants with significantly lower card processing costs. Simply compare rates and fees with what you're currently paying to see how much you'll save with Citibank Merchant Services.

Service Fees	Pricing
Visa/MasterCard Retail Swipe	1.69% + $.23 per transaction
Visa/MasterCard MOTO/Internet	2.25% + $.23 per transaction
Visa/MasterCard Commercial	2.55% + $.23 per transaction
Diners Club/Carte Blanche Discount Rate	2.85%
Setup Fees	**Pricing**
Application Fee	WAIVED
Enrollment Fee	WAIVED
Conversion Fee	WAIVED
Other Setup Fees	WAIVED

Rates are also available for American Express. Additional fees may apply per your service agreement. Subject to credit approval.

Microsoft Retail Management System
Designed for independent merchants—like you.

For more information on MRMS:
> Visit our Web site at www.microsoft.com/BusinessSolutions/POS
> Phone: US and Canada call 1-800-456-0025
> E-Mail: mgpinfo@microsoft.com
> Or contact your Microsoft Business Solutions Partner.

For more information on Citibank Merchant Services, visit: www.merchantservices.citibank.com

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AFFORDABLE · PRODUCTIVE · CUSTOMIZABLE · SCALABLE