

RETAIL: DEALING WITH TENDER

Introduction

This Document deals with the Tender Step when processing a Sale or approving a Customer Order. A Sale is distinguished from an Order in the sense that a Sale is regarded as a Direct Sale, i.e. the Customer being present and taking delivery of available Items, whereas in the case of an Order, the Items will be shipped or collected later. Even on a Sale, some Items may not be immediately available, and may be shipped or collected later, but the Tender (or Payment) process must be fully completed.

The Tender (Payment) Process

Once the "Process Sale" option is chosen from the main Retail Processing Screen, or "Approve" in the case of an Order, the system will process certain Validations, may call for details of Serial Numbers not yet specified (depending on which Line Items are delivered 'now' ...), and may prompt for other required information, before offering the Tender Screen shown below.

In the clip shown above, we have created three areas enclosed by blue, gray and red lines, respectively (these lines do not exist on the Screen itself, only in this Document!), and we will blow up each in turn to look at them more closely. After looking at the blue and gray, we will come home to the red area again and again to illustrate different examples.

Some CRM Contact Data is displayed in the area of the Screen shown below. This Data is not usually captured, but derived automatically from the Customer Link established when opening the Sale. However, for a New Customer, this Data does not yet exist unless a CRM Record is created by using the Function from the main Retail Screen to do so. The system may force some of this information to be entered if it is not present, but that depends on the set up parameters chosen. The Billing Address is usually forced, except in the case of anonymous Retail, where no record is kept of the Customers (e.g. Supermarket ? ...) The Shipping Detail is only forced if some of the Items are not currently available and has to be shipped (or collected) later.

Telephone Numbers + 27 11 987 333457

All CRM Data on this Screen, e.g. Tel Numbers, e-mails, Bill To, Ship To, Title and Name, are picked up automatically from the existing CRM Record.

E-Mail Addresses whatever@whatever.com

Billing Address PO Box 10111
Venturia
AB 13 G4

Ship To PO Box 10111
Venturia
AB 13 G4

New Customer? Title *****

New Customer Name ?

Functions Exit / BackTrack

Provision is made for a New Customer Name and Title as well, and in the case of new Customers, the system creates a new CRM Record dynamically from this information, if required. In a majority of cases, the CRM data shown here requires no intervention from the Operator, and is simply present as a visual check.

There are 2 Function Buttons present: 'Functions' and 'Exit / BackTrack'. 'BackTrack' will return you to the main retail Screen, without completing the Payment step at this stage. The 'Functions' option will provide a list of functions available for this step, at your installation. These options usually include, among others, an option to reset the Tender Process, i.e. remove any Tender already submitted then start again, as well as an option to convert a Refund indicated to Account, Credit Card or Credit Voucher into a Cash Return. (This is dependent on User Privileges and will be discussed again.)

The next clip (shown below), presents the area of the Screen that contains visual information relating to the current Customer's financial indicators, e.g. Ageing Data, Credit Status, Account Balance, Available Credit, and other.

RETAIL SALE: PAYMENT

| | |
|--------------------|----------------|
| Deal Status | New Sale |
| Name | ABC Stationery |
| CRM Number | 00008 |
| Account Number | d00005 |
| Club Card Number | 987 |
| Club Expiry | 10/01/2004 |
| Credit Status | Normal |
| Account Balance | 0.00 |
| Credit Limit | 3,000.00 |
| Available Credit | 3,000.00 |
| Balance After Deal | 0.00 |
| Ageing Current | 0.00 |
| 30 Days | 0.00 |
| 60 Days | 0.00 |
| 90 Days | 0.00 |

This Field will show 'On Hold' when the Account is set On Hold.

The Actual Tender steps are executed in the area shown below, and have been designed for fast capture by keystroke, i.e. without having to use a mouse. Please note that the 'Fast Type' Field retains control of the Cursor throughout the Tender steps. The moment the User types a Value in this Field, the system processes it, returns to the same Field, and offers the next Default Value.

Steps Remaining

- Choose a Tender Type
- Verify CRM Data
- Confirm "Bill To" Detail
- Confirm "Ship To" Detail

Instructions

| | | |
|--------------|-----------|-------------|
| 1 ACCOUNT | 2 CASH | 3 GIFT CERT |
| 4 CR VOUCHER | 5 T/CHEQS | 6 FX CASH |
| 7 DT/CARD | 8 CR/CARD | 9 CHEQUE |

Choose Tender Type by Number or Code ...

Fast Type

1

Tender Detail

| | | |
|--|------|------------------|
| | 9.12 | Deal Total |
| | 9.12 | Remaining Tender |

This area shows the User clearly which steps the system still expect to be completed before the Invoice can be produced.

The available Tender options are listed here

A Tender Summary appears here

In the above example, if we choose '1' for Account and press ENTER, the following happens –

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The screenshot shows a terminal-style interface with the following sections:

- Steps Remaining:** Amount to Charge to Account, Choose a Tender Type, Verify CRM Data, Confirm "Bill To" Detail, Confirm "Ship To" Detail.
- Instructions:** Enter Amount, please -
- Fast Type:** 9.12
- Tender Detail:**

| | |
|-------|------------------|
| 9.12 | Deal Total |
| ----- | |
| 9.12 | Remaining Tender |

Annotations on the right side:

- Points to the 'Steps Remaining' list: "The steps are amended, and now include the specification of the Amount to charge to Account -"
- Points to the 'Instructions' field: "The instructions have changed, indicating what is to be done right now -"
- Points to the 'Fast Type' field: "The system defaults the expected Amount"

If you press ENTER here, the following happens –

The screenshot shows the interface after pressing ENTER:

- Steps Remaining:** Verify CRM Data, Confirm "Bill To" Detail, Confirm "Ship To" Detail.
- Instructions:** Please Verify CRM data -
Type OK to confirm ...
- Fast Type:** OK
- Tender Detail:**

| | |
|-------|-------------------|
| 9.12 | Deal Total |
| -9.12 | Charge to Account |
| ----- | |
| 0.00 | |

Annotations on the right side:

- Points to the 'Steps Remaining' list: "These remaining steps are only forced if your Control Parameters so indicate, and all they require is ENTER, ENTER, ENTER since they all default to OK ..."
- Points to the 'Tender Detail' table: "The Tender process is complete, since there is Zero Tender remaining"

We have only looked at 1 of the possible Tender Types, so we will now do more examples, and also do split tenders, since you can use any number of tenders to make up the Amount Due. Your system may be set as to which Tender Types are allowed, by User, but in our examples we include all the types.

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| | |
|-----------------|--|
| Steps Remaining | Choose a Tender Type Verify CRM Data Confirm "Bill To" Detail Confirm "Ship To" Detail |
| Instructions | 1 ACCOUNT 2 CASH 3 GIFT CERT 4 CR VOUCHER 5 T/CHEQS 6 FX CASH 7 DT/CARD 8 CR/CARD 9 CHEQUE Choose Tender Type by Number or Code ... |
| Fast Type | 7 |
| Tender Detail | 8,673.12 Deal Total ----- 8,673.12 Remaining Tender |

In this example, our system Currency is NOT USD, and the Customer wishes to pay 3000-00 from Debit Card, use USD200-00 from Traveller's Cheques, USD150-00 Forex Notes, and charge the remainder to Credit Card. Our 1st step is to choose '7' for Debit Card –

| | |
|-----------------|---|
| Steps Remaining | Amount to Debit Card Choose a Tender Type Verify CRM Data Confirm "Bill To" Detail Confirm "Ship To" Detail |
| Instructions | Enter Amount, please - |
| Fast Type | 3000 |
| Tender Detail | 8,673.12 Deal Total ----- 8,673.12 Remaining Tender |

The system defaults the amount to 8673.12, and if the entire charge was to Debit Card, we could simply press ENTER. However, in this case we change the amount to 3000

A note about 'Confirmations'. In our examples, the system is set for the User to confirm each step, but you may omit these steps in your system if you so choose. However, we recommend these Confirmations, since they only require ENTER from the Operator, having already defaulted to 'OK', and the purpose is that they give the Operator comfort about not having to 'think' about what has been done, must be done, etc., since the system reminds you of each step. From a control point of view, the User cannot complain about not having been reminded.

The Confirmations also carry useful information, e.g. for a Cheque the system can inform the User of what information should be recorded on the back of the Cheque, etc.

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The screenshot shows a software interface with three main sections:

- Steps Remaining:** A list of tasks including 'Confirm Debit/Cash Card Transaction', 'Choose a Tender Type', 'Verify CRM Data', 'Confirm "Bill To" Detail', and 'Confirm "Ship To" Detail'.
- Instructions:** A text box containing the instruction: 'Ensure Debit Card Transaction approved and Amount agrees, then type OK -'. An arrow points from a callout box to this section.
- Tender Detail:** A table showing financial data:

| | | |
|-------|-----------|------------------|
| | 8,673.12 | Deal Total |
| | -3,000.00 | Cash/Debit Card |
| ----- | | |
| | 5,673.12 | Remaining Tender |

 An arrow points from a callout box to the 'Remaining Tender' row.

Our next step is to process T/C (Traveller Cheques) of USD200-00 ...

This section contains two screenshots and explanatory text:

Top Screenshot: Shows the 'Steps Remaining' section with 'Choose a Tender Type' selected. Below it is a list of tender types:

| | | |
|--------------|-----------|-------------|
| 1 ACCOUNT | 2 CASH | 3 GIFT CERT |
| 4 CR VOUCHER | 5 T/CHEQS | 6 FX CASH |
| 7 DT/CARD | 8 CR/CARD | 9 CHEQUE |

The number '5' is entered in the input field below the list. A callout box on the left explains: 'As soon as we choose Tender Type '5' (T/C), the system offers the allowed Currencies for which we accept T/C, and USD may be selected by mouse or by 7+ENTER'. Another note states: 'Note: If no Currencies have been specified for use with T/C specifically, we will get a message to the effect, and be unable to process the T/C'.

Bottom Screenshot: A dialog box titled 'SINGLE SELECT: Currencies Allowed for T/C's' with the following list:

| | |
|---|-----|
| 1 | CAD |
| 2 | EUR |
| 3 | IDR |
| 4 | MYR |
| 5 | PHP |
| 6 | SGD |
| 7 | USD |

The dialog includes 'Select ALL', 'OK', and 'Cancel' buttons.

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Steps Remaining

- T/C Amount in FX
- Choose a Tender Type
- Verify CRM Data
- Confirm "Bill To" Detail
- Confirm "Ship To" Detail

Instructions

Enter USD Amount for T/Cheqs -
Local 5,673.12 = USD 945.52

Fast Type 200

Tender Detail

| | |
|-----------|------------------|
| 8,673.12 | Deal Total |
| -3,000.00 | Cash/Debit Card |
| ----- | |
| 5,673.12 | Remaining Tender |

The system now instructs that the amount of USD T/C should be entered, and we specify 200.

Note also that the system indicates the remaining Tender Value and the corresponding value in USD.

Now that the 'flow' of the Tender process is becoming clear, we will no longer picture each step in detail, showing only steps where we wish to add a note or explain some point. After the T/C amount is entered, the system will ask for confirmation that the T/C Cheques are properly verified, signed and dated. We then choose Tender Type '6' for the Forex Notes, select the Currency, and enter the amount of 150-00. After that, we will choose '8' for Credit Card, and when we do, the following happens -

Steps Remaining

- Choose a Tender Type
- Verify CRM Data
- Confirm "Bill To" Detail

SINGLE SELECT: Credit Cards Allowed

select 1

- 1 American Express
- 2 Diners Club
- 3 Master Card
- 4 Visa

Select ALL OK Cancel

Fast Type 8

Tender Detail

| | |
|-----------|---------------------|
| 8,673.12 | Deal Total |
| -3,000.00 | Cash/Debit Card |
| -1,200.00 | FX T/C USD 200.00 |
| -900.00 | FX Notes USD 150.00 |
| ----- | |
| 3,573.12 | Remaining Tender |

The system expects us to select one of the allowed Credit Card Types, if the control settings so dictate

Note that our Tender summary includes detail of the T/C and Forex Notes Currencies, showing both Forex and Local Values

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Steps Remaining
 Amount to Credit Card
 Choose a Tender Type
 Verify CRM Data
 Confirm "Bill To" Detail
 Confirm "Ship To" Detail

Instructions
 Enter Amount, please -

Fast Type
 3573.12

Tender Detail

| | |
|-----------|---------------------|
| 8,673.12 | Deal Total |
| -3,000.00 | Cash/Debit Card |
| -1,200.00 | FX I/C USD 200.00 |
| -900.00 | FX Notes USD 150.00 |
| ----- | |
| 3,573.12 | Remaining Tender |

Once the Credit Card Type has been selected, we have merely to press ENTER to accept the defaulted remaining Tender Value of 3573.12 to complete the Tender Process

For Cash, T/C and Forex Notes, if we enter an Amount that exceeds the Remaining Tender Amount, the excess Amount is indicated as a Cash Return. For example -

Steps Remaining
 Cash Amount
 Choose a Tender Type
 Verify CRM Data
 Confirm "Bill To" Detail
 Confirm "Ship To" Detail

Instructions
 Enter Amount, please -

Fast Type
 20

Tender Detail

| | |
|-------|------------------|
| 9.12 | Deal Total |
| ----- | |
| 9.12 | Remaining Tender |

Here we have 9.12 as remaining Tender, we choose Cash as the Tender, and enter an amount of 20 ...

The Result is ...

| | | |
|---------------|--------|-------------|
| Tender Detail | 9.12 | Deal Total |
| | -20.00 | Cash |
| | ----- | |
| | -10.88 | Cash Return |

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We still need to consider what the 'Gift Cert' and 'CR Voucher' Tender types are about, and how to process them. Neither of these types are mandatory for use in your system, i.e. you can choose to use them or not. A Gift Certificate is a Catalog Item, and can be sold. Afterwards, a Customer may offer a Gift Certificate as Tender to pay for Goods. A Credit Voucher (CRV) is an instrument that the system can use to produce a Refund. For example, when Goods are Returned or a Trade-In processed (Trade-Ins are also optional) without taking Goods to the same Value at the time, a Refund is due. The CRV is an optional instrument to offer to the Customer instead of Cash, i.e. you may establish a policy that when a Refund is due, the Customer gets a CRV, and has to buy goods again, rather than being able to simply take the Cash. The system will also process Refunds (Credits) to Account, or Credit Card, and the various situations about when it will do which is explained towards the end of this Document. However, the essential understanding of a CRV is that it is similar to a Gift Certificate, i.e. it has Value that can be offered as Tender.

Now let us consider an example where we process a GC and a CRV –

The screenshot displays a software interface for processing a tender. It is divided into several sections:

- Steps Remaining:** A list of tasks including 'State Gift Cert Serial No', 'Choose a Tender Type', 'Verify CRM Data', 'Confirm "Bill To" Detail', and 'Confirm "Ship To" Detail'.
- Instructions:** A text box containing the instruction 'Enter Gift Certificate Serial Number, please -'. A callout box points to this text with the note: 'The GC Serial Number can be typed or read in with a Barcode Reader ...'.
- Fast Type:** A field containing the value 'gc001'.
- Tender Detail:** A table showing the following values:

| | |
|------|------------------|
| 9.12 | Deal Total |
| 9.12 | Remaining Tender |

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| | | | | | | | | | |
|-----------------|---|------|------------|-------|------------------|-------|--|------|--|
| Steps Remaining | Confirm that GC is Updated or Retained Verify CRM Data Confirm "Bill To" Detail Confirm "Ship To" Detail | | | | | | | | |
| Instructions | The GC must now reflect a reduced value of 90.88 ! Please ensure, then type OK - | | | | | | | | |
| Fast Type | OK | | | | | | | | |
| Tender Detail | <table border="0"> <tr> <td>9.12</td> <td>Deal Total</td> </tr> <tr> <td>-9.12</td> <td>Gift Certificate</td> </tr> <tr> <td colspan="2">-----</td> </tr> <tr> <td>0.00</td> <td></td> </tr> </table> | 9.12 | Deal Total | -9.12 | Gift Certificate | ----- | | 0.00 | |
| 9.12 | Deal Total | | | | | | | | |
| -9.12 | Gift Certificate | | | | | | | | |
| ----- | | | | | | | | | |
| 0.00 | | | | | | | | | |

The system checks the GC Register, and finds out that the GC has a remaining Value of 100-00. It then deducts the amount of 9-12, and reports that the Value of the GC should be updated to reflect a new remaining Value of 90-88, before the GC is returned to the Customer for future use.

If all the Value is used, the system advises that the GC should be retained.

Note: The GC can be updated by a system print process or manually.

A CRV is ALWAYS retained. If any Value remains, the systems will issue a new CRV with the new (remaining) Value. However, with CRV's, your system has a parameter that indicates what the minimum Value for a CRV is, and if the remaining Value falls below that, the system offers Cash rather than a new CRV.

| | | | | | | | | | | | | | | | | | | | |
|--|-----------------------|------------|---------|----------------|-------|-----------------------|-------|--|------|--|---|------|------------|--------|----------------|-------|--|--------|-------------|
| <p>Confirm CRV been retained Verify CRM Data Confirm "Bill To" Detail Confirm "Ship To" Detail</p> <p>CRV must be retained! Type OK to confirm that CRV has been retained</p> <p>OK</p> <table border="0"> <tr> <td>9.12</td> <td>Deal Total</td> </tr> <tr> <td>-100.00</td> <td>Credit Voucher</td> </tr> <tr> <td>90.88</td> <td>REFUND Credit Voucher</td> </tr> <tr> <td colspan="2">-----</td> </tr> <tr> <td>0.00</td> <td></td> </tr> </table> | 9.12 | Deal Total | -100.00 | Credit Voucher | 90.88 | REFUND Credit Voucher | ----- | | 0.00 | | <p>Confirm CRV been retained Verify CRM Data Confirm "Bill To" Detail Confirm "Ship To" Detail</p> <p>CRV must be retained! Type OK to confirm that CRV has been retained</p> <p>OK</p> <table border="0"> <tr> <td>9.12</td> <td>Deal Total</td> </tr> <tr> <td>-50.00</td> <td>Credit Voucher</td> </tr> <tr> <td colspan="2">-----</td> </tr> <tr> <td>-40.88</td> <td>Cash Return</td> </tr> </table> | 9.12 | Deal Total | -50.00 | Credit Voucher | ----- | | -40.88 | Cash Return |
| 9.12 | Deal Total | | | | | | | | | | | | | | | | | | |
| -100.00 | Credit Voucher | | | | | | | | | | | | | | | | | | |
| 90.88 | REFUND Credit Voucher | | | | | | | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | | |
| 0.00 | | | | | | | | | | | | | | | | | | | |
| 9.12 | Deal Total | | | | | | | | | | | | | | | | | | |
| -50.00 | Credit Voucher | | | | | | | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | | |
| -40.88 | Cash Return | | | | | | | | | | | | | | | | | | |

In the example on the left (above), the system accepts a value of 100-00 on the CRV, and issues a new CRV in the amount of 90-88. In the example on the right, the system accepts a CRV value of 50-00, but because the remaining value is below the minimum CRV Value, it does not issue a new CRV, instead it offers Cash.

It is necessary to look at some other instances of Refunds, because in some situations the system will force the Refund to Credit Card, Account or CRV. For example, if Goods are returned and were originally charged on Account, then, depending on the policy set in the Control Parameters, if this results in a Refund

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(i.e. no equivalent Goods are taken in the place of), the system may force this Refund as an Account Credit.

Steps Remaining
Verify CRM Data
Confirm "Bill To" Detail
Confirm "Ship To" Detail

Instructions
Please Verify CRM data -
Type OK to confirm ...

Fast Type
OK

Tender Detail

| | |
|-------|----------------|
| -9.12 | Deal Total |
| 9.12 | CREDIT Account |
| ----- | |
| 0.00 | |

In this example, we are looking at Returned Goods which were originally charged to Account, therefore the system indicates the Refund as an Account Credit, without offering any options ...

Fast Type

Tender Detail

| | |
|-------|----------------|
| -9.12 | Deal Total |
| 9.12 | CREDIT Account |
| ----- | |
| 0.00 | |

BackTrack Functions Exit Finalise

New Customer? Title ***** **Reset Tender Sequence**
New Customer Name ? **Convert Refund to Cash**

Fast Type

Tender Detail

| | |
|-------|-------------|
| -9.12 | Deal Total |
| ----- | |
| -9.12 | Cash Return |

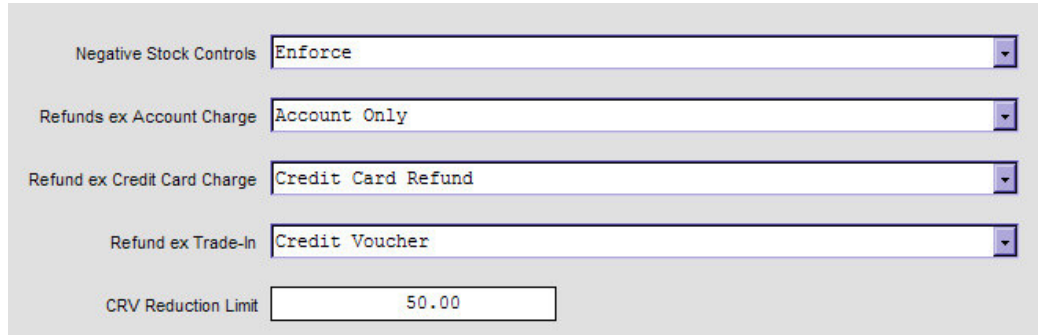
Every User has a Profile which indicates what Amounts may be converted to Cash when the system indicates CRV, Credit Card Refund or Account Credit. If the Refund Value is within the User Privileges, you may choose 'FUNCTIONS', then select 'Convert Refund to Cash', and the system will change the Refund to Cash .

This option is usually only used on Customer insistence.

After looking at the above examples, it is worth noting that the entire Tender sequence has been carefully and painstakingly designed for minimum effort by the Sales Operator. In a typical Tender Sequence, the Operator will simply press ENTER a couple of times and it's done.

Control Parameters for the Tender Steps

The Tender steps are controlled and impacted by central Parameters that you set for Retail, as well as by individual User Profiles. The 'Tender Step' controls from the central Parameters as extracted from the Control Parameters for Retail, are shown below –



The screenshot displays a configuration window with the following parameters:

- Negative Stock Controls: Enforce
- Refunds ex Account Charge: Account Only
- Refund ex Credit Card Charge: Credit Card Refund
- Refund ex Trade-In: Credit Voucher
- CRV Reduction Limit: 50.00

Negative Stock Controls can be set as 'Enforce', 'Warn Only' or 'Ignore', but have more to do with the main Retail Screen, and nothing with the Tender process.

REFUNDS EX ACCOUNT CHARGE occur when a Refund is triggered by Goods Returned, and which were originally charged to Account. This setting directs the system how to deal with this situation, and there are 3 choices:

- Account Only (must be credited to Account)
- Credit Voucher (system must issue Credit Voucher)
- Cash

Despite this Setting, if a User has sufficient privileges, such a Refund can still be converted to Cash.

REFUND EX CREDIT CARD CHARGE arises when Goods returned were originally charged or part charged to Credit Card (on which some commission was forfeited to the Bank!), and is not usually refunded as cash. There are 3 choices:

- Credit Card Refund (must be processed as a refund through the Credit Card)
- Credit Voucher (system must issue CRV)
- Cash

REFUND EX TRADE-IN arises when Trade-Ins are accepted, in excess of any goods purchased at the time. There are 2 choices:

- Credit Voucher
- Cash

CRV REDUCTION LIMIT sets the minimum practical value of a CRV. Whenever a new CRV needs to be issued, then if the Value is sensed to be less than the amount stated here, then the system opts for Cash instead.

Below, we show that there are 3 separate Forex Controls, i.e. which Currencies are allowed. These 3 operate quite independently of each other.

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The ALLOWED RETAIL BASE CURRENCIES determine which Currencies may be transacted for Deals, i.e. as Base Currency for Sales, Orders and Quotations. ALLOWED AS TENDER for T/C lists the Currencies allowed to accept as Tender in the form of Traveller’s Cheques, and ALLOWED AS TENDER for FOREX NOTES determines which Currencies are allowed as Tender in the form of hard currency. Effectively, if all your Deals are done in your local Currency only, the 1st column may be empty. However, you may decide to accept USD T/C as Tender, which the system will convert to local Currency, in which case it will be listed in Column 2. And, finally, any Currencies listed as Forex Notes may be accepted as Tender in the form of Notes, even if not listed for T/C’s or Deal Currencies.

User Profiles that impact the Tender sequence

Each Sales Operator or Cashier has a ‘Retail Processing Profile’ in addition to normal and other Access and Privilege Profiles, and it looks like this –

| Tender Type | Runtime Descr | Card Type |
|-------------|------------------|----------------|
| 1 | Credit Card | Amex |
| 2 | Credit Card | Diners |
| 3 | Credit Card | MasterCard |
| 4 | Credit Card | Visa |
| 5 | On Account | On Account |
| 6 | Cash | Cash |
| 7 | Gift Certificate | Gift Certifica |
| 8 | CR Voucher | CR Voucher |
| 9 | T / Cheques | T / Cheques |
| 10 | Forex Notes | Forex Notes |
| 11 | Debit Card | Debit Card |
| 12 | Cheque | Cheque |

For reasons of clarity, we ‘clip’ the above picture into smaller parts to discuss it.

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| | |
|----------------------|----------------------------|
| User Name | Data Manager |
| Cash Account | 10000076 |
| Direct Income | 10101006 RETAIL INCOME # 2 |
| Retail Suspense | 10000002 RETAIL SUSPENSE |
| Hold Account | 10000003 GOODS HOLD |
| Retail Screen Option | Max Cols / Min Fin Fields |

The section shown above indicates a number of Account options, and the default Retail Screen that will be offered when the User enters the Retail 'Deal' Screen. (Different varieties of the Retail Screen is offered to provide for Currencies with extremely large numbers, and with more Columns and detail where Currencies do not have such large numbers.)

The Cash Account is the Cash Receipt or Cash Up Account to use for this User, and it is recommended that each Operator has his / her own. 'Direct Income' is the Income Account to Credit when Direct Items (i.e. not from the Catalog) are sold, while the Retail Suspense Account is a necessary Account for processing, but this can be shared among Users. The 'Hold' Account is the Account to use for Trade-Ins or Returns that cannot go directly into Stock for one reason or another.

| | |
|-------------------------------------|------------------------------|
| Rules | |
| Retail Store | Main Store |
| MarkDown % Allowed | 5.00 |
| Cash Conv Limit | 100.00 |
| Privileges | |
| <input checked="" type="checkbox"/> | Retail with Tax ? |
| <input checked="" type="checkbox"/> | Process Non-Invoice Returns? |
| <input type="checkbox"/> | Perform Line Cancellations ? |
| <input checked="" type="checkbox"/> | May Reverse Invoices ? |

A User operates from a 'default' Store, presumably the physical locale where the User executes Deals. A Markdown privilege is indicated, and this can be Zero. The Cash Conversion Limit is the reasonable level at which the User may use discretion with regards to converting Credit Vouchers or Credit Card Refunds to Cash.

A number of other processing privileges are indicated as well. The 'Retail with Tax' is always checked, except in situations where no Tax is ever processed. If 'Process Non-Invoice Returns' is not checked, then the User may only process Goods Returns based on Invoice. 'Line Cancellations' is a discretionary control also, as are 'Invoice Reversals', for control reasons.

The Tender Steps that are checked are forced when the User performs the Tender Sequence, and omitted when not checked. For example, if a Credit Card is used as Tender, and the steps for Type, Name, etc. are indicated, then the User has to capture that information. (See again the earlier illustrations in this Document.)

| | Tender Type | Runtime Descr | Card Type |
|----|------------------|----------------|-----------|
| 1 | Credit Card | Amex | ax |
| 2 | Credit Card | Diners | dc |
| 3 | Credit Card | MasterCard | mc |
| 4 | Credit Card | Visa | v |
| 5 | On Account | On Account | * |
| 6 | Cash | Cash | * |
| 7 | Gift Certificate | Gift Certifica | * |
| 8 | CR Voucher | CR Voucher | * |
| 9 | T / Cheques | T / Cheques | * |
| 10 | Forex Notes | Forex Notes | * |
| 11 | Debit Card | Debit Card | * |
| 12 | Cheque | Cheque | * |
| | | | |
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Load Tender Types

The Tender Type listing may be compiled to suit local preferences, by User, i.e. there may even be different presentations of available Tender Types for different Users. For example, Credit Cards may be offered as a single type, and then, when selected, the User will be prompted for the Type, OR, each allowed Type may be listed as a separate Tender Type, in which case the system already knows the Card type when such a Tender option is selected. You may also include / exclude

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Tender types according to your requirements, and offer them in any desired sequence. Usually, the Tender Types used most often would be offered 1st, i.e. at the top of the list.

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