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**Jim Bendon, IT Director**

- Fast and straightforward Chip & PIN implementation
- European Retail Solutions Awards finalist

## Itim delivers excellence in Chip & PIN at Majestic

With the PCI DSS deadline just around the corner, let's face it; the Chip & PIN project is not a 'yesterday' card-based solution fad, but a mandatory project for all (and arguably a headache for most) that is far from over. It's about taking the money - that vulgar yet intrinsic requirement to the concept of retailing.

Some Chip & PIN implementations are slow, or unreliable, or both. Some have failed altogether. This awards entry is not only about getting Chip & PIN right, but also about striving for and achieving a solution that is at the top of its class and an industry benchmark for how it should be done. It's about taking something perceivably negative, applying the latest technology, the best partnership spirit and a dab of courage, and turning it into a truly long-term future positive for the retailer and its customers.

Having won four retail awards already this year and with a packed and gleaming trophy cabinet from previous years, Majestic Wine Warehouse justifiably prides itself on its commitment to customer service. It excels at this by doing lots of small things right, all of the time.

A trip to Majestic is a destination shop. With a minimum purchase of a dozen bottles, transaction values and customer expectations are high. Circa 90% of all payments are taken by card, and floor

limits are zero forcing all authorisations on line. So, 99% of the customer experience should be about buying wine and having uninterrupted access to knowledgeable staff on the shop floor. Chip & PIN for the discerning Majestic customer and busy staff needed to be blink-of-an-eye fast, reliable and a totally inconsequential part of the wine shop experience. Previously, none of these ideals were met.

Knowing that compromise to the customer experience was at stake, Jim Bendon – Director of IT at Majestic turned to Itim – specialists in retail and supply chain solutions and Majestic's newly selected EPoS provider. He needed to make Chip & PIN one of those small things that went right, all of the time.

Itim worked with its partner Transaction Network Services (TNS), the UK's leading provider of fast, reliable transactions, to provide a new concept – this being a private, managed network, fine-tuned for card payments.

As network provider for Majestic, TNS offered the solution foundation – the ability to take IP based authorisation requests from the store and present them directly to the acquirer in the format of their choice. The traditional approach would find a 3rd party data centre or bureau service providing this conversion service before passing it on to the

acquirers. Albeit this normally uses X25 and is fast, the Itim/TNS solution cuts out often multiple middlemen. In effect, it opened a back door from the store directly into the acquirer. Being the shortest possible route from A to B, it is the fastest possible too and significantly reduces the cost of delivering authorisation requests.

The solution also avoids the Internet and the security issues involved. Now, once the authorisation data leaves the store it is in a fully private environment and is totally secure and monitored en-route. Sufficient bandwidth, 100% uptime (via an automatic PSTN fail-over) and end-to-end accountability for the whole authorisation process is also ensured as part of a PCI compliant, business quality, managed service. Far simplified at component level too and fully integrated to the POS by Itim, there are far fewer things to go wrong.

Being the first solution of its type and with so much at stake, surely then it should have been an agonising decision to say the word 'go'? When quizzed however, Jim saw this differently. "The nature of technology is that there is always something new. Itim supplied the imagination. I took an uncompromising stance that it should work. The concept was sound and the accreditation passed first time. I was satisfied with the test proofs and had no reason for doubt."

So, in real terms, what has this solution meant to Majestic and its customers?

Now rolled to all 127 stores without a hitch, authorisation times are an average of 0.8 seconds. Literally blink, and you've missed it. Jim states the irony: "It's so fast our store staff initially queried whether authorisation was taking place. That's the type of one-off support call we really didn't mind taking!"

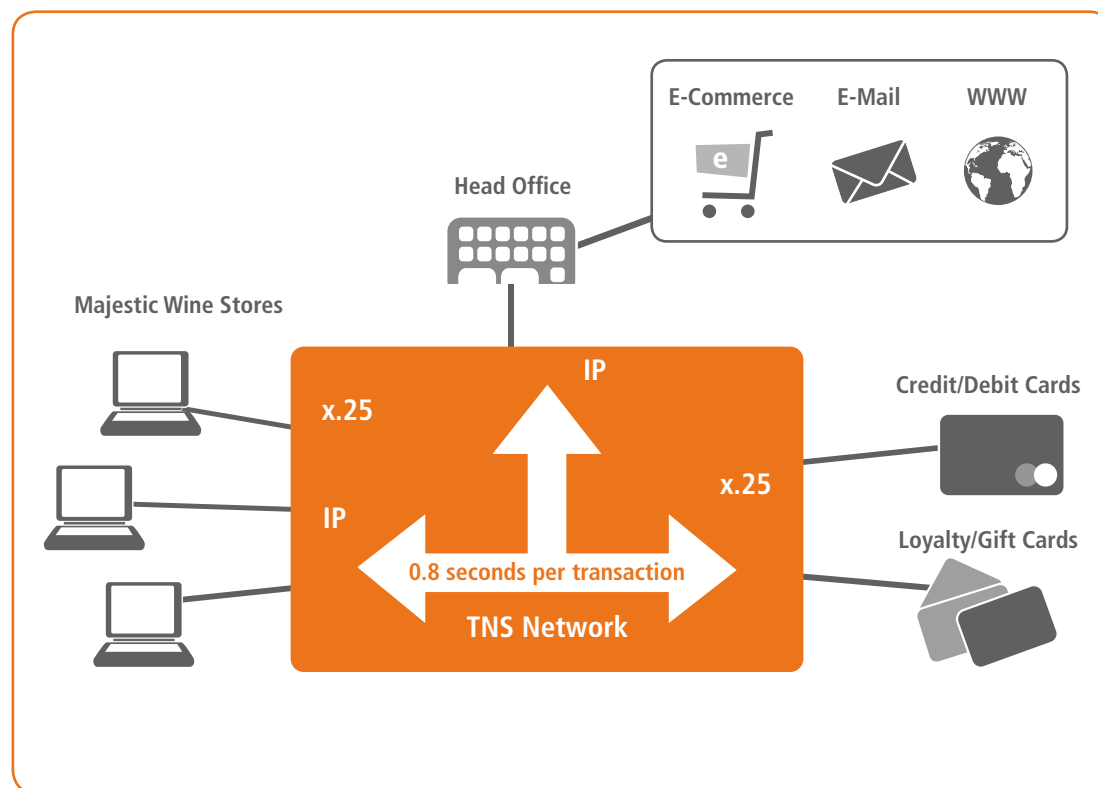
Staff can now get back to the shop floor quickly. They're wine experts not technology experts after all. The customer is also assured there is no frustrating card-auth wait. Or worse. The transaction is simple, inconsequential and, with every reliability angle covered, totally painless.

Such reliability means that any associated support from Majestic's two strong EPoS team has become a thing of the past. "It's got to the point that we take it for granted." Apart from slashing associated support time and costs, there is a great value in all round confidence – no doubt that the transaction has gone through, no doubt the customer's card details are watertight secure and no doubt that Majestic will ultimately receive their payment.

Of course, the provision of Broadband in store means ISDN is no longer required. A straight annual saving of £320 per store has been gained whilst also providing a beneficial framework for business tool use; email, intranet access, customer ordering, support and management information provision. Indirect savings have also been discovered with the reduction of obsolete communications infrastructure at Head Office to the tune of £14,000 per annum, so far.

So, to conclude, Majestic has taken Chip & PIN – the project that needed to be done, found partners with flair, applied the right attitude and turned it into something that has made so much commercial sense that it would have been nonsensical not to.

This solution proves that the correct application of the right technology still has the ability to make the biggest difference to the small but so very important things. This solution is the fastest, most secure, most reliable and most technically advanced application of Chip & PIN around. It is a first, it is state of the art, and it works. It is a truly pedigree solution.



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