


► **Increase Add-On Sales during the Holidays with these Tried and True Techniques**



► **Ask Questions – Effective questions equals additional Sales Opportunities.**



► **Is your company FACTA compliant?**
Making sure your credit and debit card transactions are truncated correctly is imperative to being compliant.

DATAtrue™ focus

ADDRESSING THE NEEDS OF THE SMALL BALANCE LOAN, RENT-TO-OWN AND LENDING INDUSTRIES, NATION WIDE.



Techniques Sure to Add to Your Holiday Sales!

With all signs pointing to a lackluster retail holiday selling season, you have to maximize every sale. Here are a few ways to increase the units per transaction, and increase the average transaction as a result.

If you like this, you should buy that – Creating feature areas in your store that have a few major items you want to push for holiday surrounded by complimentary products helps sell more than just that one item. Use signage and have your employees interact with customers to help them understand how the products work together.

Stuff the Stockings – Continue to push stocking stuffers for holiday as customers are always looking for those unique, fun little items that round out their holiday gift giving without breaking the bank. Create a whole stocking stuffer display and make it interactive, like a stocking stuffer smorgasbord to get customers to buy one or more additional items.

Sample products – If they try it, they will buy it.

Make sure you have products available for testing everywhere and use signage, or have your employees interact to get customers to try different products. The chance for a sale rises significantly if you can put the product in the customer's hand.

A warm drink is the way to make them stay – offering a warm beverage like coffee or apple cider gets customers to linger longer. It gives them time to scope out more of your store as they walk around enjoying their beverage. And that means they may find more gifts than they had planned on, resulting in increased sales.

Wrap the Cash Wrap – You've created a number of different ways in your store to get your customers to purchase more, and the cash wrap is the final opportunity. If appropriate make sure you have impulse items at your cash wrap that customers can grab and go. Products under \$20 usually work best. Bonus points for products that can be sampled along with 8-10 of them available for purchase.



Ask Questions - Effective questions help you and the customer see additional opportunities:

- Elementary Questions determine basic information about use levels, time frames, features required, user needs, technical specifications, etc.
- Elaborative Questions unearth more details like sense of urgency, undiscovered needs, additional uses for the solution, etc.
- Evaluative Questions test the waters to see if the customer is receptive to paying for added value.



Is Your Company FACTA Compliant?

In April 2007, a California court issued a decision in *Pirian v. In-N-Out Burgers* which turned FACTA compliance into a whole new ballgame. The *Pirian* court interpreted the requirements of FACTA to require both the truncation of credit and debit card numbers *and* the deletion of the card's expiration date on electronically produced receipts. Even before the enactment of FACTA, many states and credit card companies required the truncation of credit/debit card information, lulling merchants into believing they were already in compliance with the federal law as well. *Pirian* has expanded the requirement *also* to include masking the expiration date and deems the absence of a good faith affirmative attempt to comply with FACTA as equivalent to a "willful" violation. In order to comply fully with

Merchants who accept credit or debit cards could be exposed to new risks for million-dollar class action lawsuits, according to new interpretations of the Fair and Accurate Credit Transactions Act (FACTA) of 2003. Hidden among FACTA's multitude of provisions is one prohibiting businesses from including "more than the last five digits of the card number or the expiration date" on electronically generated credit/debit receipts (handwritten excluded). The critical issue is the meaning of "or" in that deceptively simple prohibition.

FACTA and court decisions, many legal experts urge all merchants accepting credit or debt cards through electronic terminals should revise procedures to ensure that electronic receipts (i) contain no more than the last five digits of the card (four would be preferable) and (ii) do not contain the expiration date. Furthermore, for merchants transacting business in Minnesota, Track II and PIN/access codes should be deleted from merchant records and purged from information databases within 48 hours of completing a transaction.

Many **DATATrue** customers have taken steps to be compliant. However, if you are concerned about your business' level of risk, please contact your corporate counsel or an attorney that specializes in FACTA compliance issues.

For more information about **DATATrue™** services contact
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