The enactor Playbook

2019.12.17

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A word from the Author

Welcome to the Enactor Playbook. The purpose of this document is to help retailers and partners of Enactor gain an understanding of how our Retail Software can enable Unified Commerce.

As retail continues to face pressures from changing consumer behaviour and expectations, a need to provide customer journeys and experiences that can change quickly and work across many devices, channels and markets is more crucial than ever.

Enactor is uniquely positioned to help retailers overcome these challenges, working with retailers such as Harrod's, River Island, Dune, Jysk, Specsavers, Mountain Warehouse, O'Reillys and many other household names.

JCarrell

Julius Carrell
Business Development Executive

Introduction to the Enactor marketplace

Customer journeys are difficult to predict and change quickly. Many traditionally built technologies force how you define the customer journey and can be further constrained by your internal systems and processes.

With Enactor, the customer journey focuses on a number of interaction points that are service based, either assisted or unassisted by your staff. Enactor easily connects e-commerce transaction information with all customer facing devices and channels.

That means your customer journeys can be defined by the customer's desired goal or outcome, as opposed to how your company is structured.

Gartner lists Enactor in their "Digital Business Ready" applications for comprehensive unified commerce.

> "98% of Americans switch between devices in the same day"
>
> Google

What's driving omni channel adoption?

According to Google, 98% of Americans switch between devices in the same day, compare that to 15 years ago when the average consumer used two touch-points when purchasing and now uses an average of almost four (Marketing Week). Google also revealed that 71% of shoppers who use smart phones for research in-store say it's an important part of the experience.

This in turn is shaping consumer expectations. According to Zendesk, 87% of customers think brands need to put more effort into providing a seamless experience, and 35% want to be able to contact a customer service representative via any channel.

Accenture found that a significant 89% of customers get frustrated having to repeat their issues to multiple representatives and PWC have stated that by 2020 the demand for an omni channel customer experience will be amplified by the need for almost perfect execution.

Related to these expectations is the fact that 45% of shoppers expect in-store staff to be knowledgeable about online only products and 71% agree that it is important or very important to be able to view inventory information for in-store products (Forrester).

What are the implications of omni channel?

Firstly, the implications of not adopting omni channel can be significant. 39% of consumers are unlikely or very unlikely to visit a retailer's store if the online store does not provide physical store inventory information.

27% of consumers would also be very likely to leave and visit another retailer's store if a product is out of stock and 21% say they would buy online from a different retailer.

The benefits of omni channel are proven, according to the Aberdeen Group companies with a strong omni channel engagement see a 9.5% year-on-year increase in annual revenue, compared to a weak 3.4% for companies not adopting omni channel. Similarly the stronger companies see a 7.% decrease in cost per contact year-on-year compared to 0.2% for the weaker companies.

> "Companies with a strong omni channel engagement see a 9.5% year-on-year increase in annual revenue"

What are the challenges of delivering omni channel?

Omni channel requires the ability to access customer and product information quickly, in real-time. In order to meet consumer expectations, this has to be seamless across online and in-store and for customers and staff.

Ultimately the goal should be to eliminate uncertainty from the service experience:

"Reducing uncertainty is the one of the most impactful ways organizations can provide low-effort customer interactions in a multichannel environment," "Uncertainty in the service experience is the underlying reason for much of the frustration and disappointment customers experience."

Pete Slease, Principal Executive Advisor, Gartner

According to Gartner, there are four areas that should be focused on in order to improve the customer experience:

- Channel Consistency
- Service Continuity
- Customer Recognition
- Relationship History

The difficulty in delivering these initiatives is that the underlying technology is often multi-vendor, aged and inflexible and won't adapt to modern consumer expectations or takes too long to deliver new service offerings. Typically, organisations begin to tackle the problem with point to point integration, but this quickly becomes a maintenance challenge, and requires more and more work to adapt to new services and initiatives further reducing time to innovation

This approach also leads to a lack of a single place to go to in order to a) define and change customer journeys and b) to find the information needed.

Micro web services offer a convenient way to build connections between online, in-store and the supply chain information. Innovative services can be quickly deployed across all customer facing channels with no limits on what information can be provided and acted upon.

What value does Enactor deliver?

Enactor removes the need for the conversation around “Build vs Buy”.

Reusable and easily adaptable services provide customer experience innovation, driven by a powerful platform that enables the services to connect easily to legacy, cloud and 3rd party systems and applications.

Further, the Toolkit from Enactor enables organisations to quickly and easily build their own services to provide unique customer experiences, easily overcoming restrictions of legacy architecture.

This delivers the ability for companies to develop their own processes specific to their desired customer experience, but does not require a build from scratch, ensuring a robust technological approach and a fast deployment.

This delivers a future proof approach to consumer-facing organisations, particularly those with complex customer journeys, such as fashion retail, home-wares and hospitality.

What benefits does Enactor deliver?

Removing obstacles from the customer experience delivers exactly what you would expect it to, both online and in-store:

- Fewer abandoned transactions
- Higher average transaction spend
- Increased volumes of closed transactions
- Greater levels of customer satisfaction
- Empowered staff

Enactor delivers further benefits to IT:

- Increased ability to deliver new commercial initiatives quickly
- Development agility from web services, SOA and the Toolkit
- Improved service delivery and reduced running costs by being on-premise or SAAS
- Control of run-time licence costs from open source and Enactor proprietary platform products
- Fast delivery of omni channel capability through “ready now” components

For detail on all of the customer-facing initiatives that Enactor can deliver, please see our Solution Overview document.

Enactor Offerings

Enactor consists of a technical platform; software development tools; reusable software components that exist in a resource library and applications.

Enactor POS

This is more than a point-of-sale system but a genuine point-of-service solution. It merges web shopping functions and traditional POS functions into a single application. It supports a wide variety of POS hardware types. It includes flexible cash management and reporting options that can operate standalone or together with separate back office.

Enactor Mobile POS

The Enactor mobile POS solution is fully functional and offers all of the features and facilities of our traditional POS system, but with user interfaces tailored for tablet and mobile devices. The applications run on Android, IOS and Windows tablets. Our native clients for IOS and Android operate so that if a device gets lost or stolen there is no sensitive or customer related information held on the device itself that can be abused.

Enactor Estate Manager

Our Estate Manager product runs at the centre and offers a single application for the management and configuration of the store estate across multiple countries, currencies and time zones. Transactions and inventory levels across the estate are consolidated and available in real time and changes and updates such as products, prices, promotions etc. can be broadcast at any time.

Enactor Clienteling

Enactor Clienteling is a suite of applications that run in the store, a central customer database and a central Campaign management tool that allows one-to-one marketing data to be captured and personalised incentives to be initiated and tracked. Developed in conjunction with Harrods, it allows salesperson affiliations with customers to be formalised and utilised as part of large marketing initiatives.

Enactor Retail Hub

This is a collection of central services and integration systems that offer functions and facilities that are available within Enactor out to other systems. For example, the promotions engine is available to web sites so that promotions across channels can be consistent. The electronic voucher system is available so that discount vouchers can be tracked across the business and issued and redeemed anywhere.

Enactor Inventory Management

Enactor Inventory Management is the central component that processes all inventory movements from stores and the warehouse Customer Order Management system manages all orders placed in the business and holds an archive of all POS sales transactions as well so that store and help desk staff have full visibility of all transactions with registered customers in a single place. Different processing rules can be set up for different delivery types and destinations – for example VAT rules and prices. Order Management integrates properly with Enactor Inventory Management so that the fulfilment rules have visibility of all the inventory across the estate.

Enactor Card Handling

The Enactor payment solution is a built-in part of Enactor and allows chip-and-pin transactions to be taken at traditional and mobile POS. This includes use of chip-and-pin for web orders taken in the store. The solution can be run and hosted by retailers themselves, which is the choice of many large retailers, or by Enactor or by a third party, which suits smaller retailers. It is independent of acquirer, so a retailer can change banks relatively easily in order to achieve better rates, without changing the technical solution.

Enactor Customer Order Management

The Enactor Customer Order Management system manages all orders placed in the business and holds an archive of all POS sales transactions as well so that store and help desk staff have full visibility of all transactions with registered customers in a single place. Different processing rules will be set up for different delivery types and destinations – for example VAT rules and prices. Order Management integrates properly with Enactor Inventory Management so that the fulfilment rules have visibility of all stock across the estate.

Enactor Technology

What are Enactor's principles and stack?

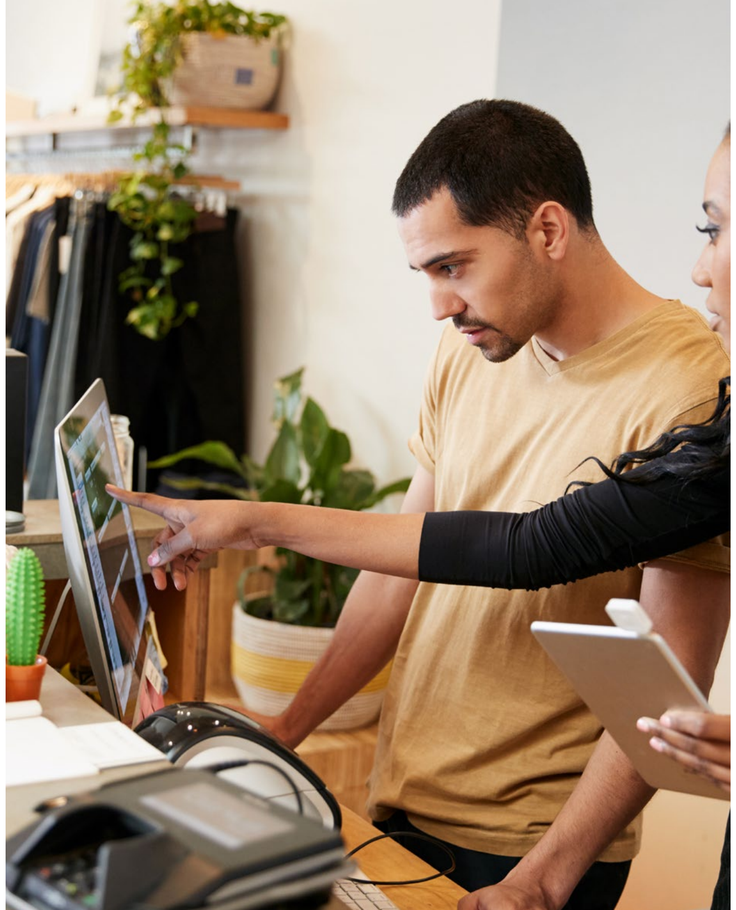
- Enactor is a Java based application.
- We leverage open-source technologies wherever possible and do not license third party software in our product.
- We support all the mainstream Databases with main ones being MySQL, Oracle DB, Apache Derby.
- We use Tomcat as a Java-Server.

What is the Enactor Toolkit?

- The Toolkit is Enactor's own Framework and Tools for building Applications it has various tools.
- The most notable of these Tools is the Application Process Designer which allows the building of Applications to be done using Flow-based Diagrams.
- We also provide other tools for messaging, Object-relational mapping and process executions.

Can customers use the Toolkit themselves?

- Yes – we particularly encourage large customers to use the Toolkit themselves so they can be self-sufficient to what level they want to be.



- This is made more easily possible because of Enactor flow-based architecture. The self-documenting nature of it means getting other new developers or teams up speed.
- To be clear this is about transferring over Development skills over.

Wait – so what does this mean for Enactor's involvement?

- We can support customers with whichever Services they need. We certainly do not expect our customers to do all the development themselves. 90% of our customers use us for all their development projects.
- The DIY self-sufficiency angle is generally for large companies who have extensive internal technical capabilities and want to control their digital destiny more closely.

What are Enactor's UI Technologies?

- Enactor Application can be built using either Java Swing or HTML & Java Script. For Java Script we use Facebook's REACT JS Framework.

What are Enactor's Micro-Services?

- Enactor's micro-services are small components of software which are deployable anywhere and accessible over a network.
- Each specifies a set of Inputs, Outputs and Outcomes.
- The services are then linked together using the Toolkit to build application processes.
- Innately re-usable, after each is created they are stored in the Enactor resource libraries

What exactly are the resource libraries?

- The Enactor Resource libraries consist of hundreds of small and discrete software components pre-written by Enactor that developers use when they modify existing or create new functions.
- In combination with the toolkit, the resource libraries greatly reduce dependency on coding to accommodate enhancements in software.
- Instead of having to re-write a large section of code when a change in the way the applications work is needed, developers turn to the libraries.
- This also means that when small changes in the applications are needed, a large upgrade with all of the accompanying testing and resources is not necessary.
- The libraries consist of low level functions such as chip-and-PIN reader and self-checkout device handling through to business functions such as promotions and clienteling, including higher level functions such as website navigation. The same library functions can be used to support "any platform, anywhere".

What can you tell me about Enactor's APIs?

- Enactor has a rich layer of SOAP and REST APIs for calling/manipulating Enactor functions and Entities.
- These are well documented and can easily be written against by us or our customer for integration.
- Our APIs can call macro-services such as the Enactor Promotions Engine, Gift Card Service, Loyalty Service, Basket Service, Order Management Services, Customer Management or Authentication.
- We also have an API for calling individual macro processes or even individual Micro-Services

So it's a flow-based Development Framework?

Yes – Enactor Applications are built with flow-based process in the Toolkit.

What does it look like?

The example to the right is a Typical Enactor Application Process. In the Toolkit designing and building and the exact same thing as we build processes such as these. We can also trace through the application as it runs using this capability making debugging far easier.

A Typical Enactor Application Process

Why is the Enactor technology so game changing?

The Enactor technology inherently offers number of unique benefits:

Efficiency

No trawling through millions if lines of code to create applications or make changes. Make changes just by dragging and dropping in microservice functions.

Relevance

Maintain the application easily so as to keep it in line with what the business requires.

Business Agility

Bring in more integration-led functionality much more easily so the business can quickly get what it needs.

Longevity

Technology systems have a natural life cycle. In POS, for example, a typical platform "lives" for around 7 years. This is because they have not been built to incorporate change very well – with millions of lines of code just being piled on top of one another. With Enactor's Toolkit based Architecture, the product can naturally be maintained over time and easily changed and adapted, and therefore doesn't age in the same way.

Continuity

In normal applications you may need a long time to pass knowledge of application on to new owner or developer. Or you may actually need the person who wrote it in the first place. The flow based nature of the technology means that seeing how the application works is inherent in the process.

Self-Sufficiency

All the above points collectively make it far easier for a customer to take control of their implementation, make their own changes, run their own development projects or simply fix their own bugs.

Enactor Applications

POS and Mobile POS

Is the Enactor POS OS agnostic?

- Yes the Enactor POS is agnostic to OS.
- It is run and rolled out across our customers on Android, iOS, Windows and Linux.
- We also have an HTML/JavaScript POS which runs in a Web Browser.

Does it run on Thin client for Mobile Devices?

- As a Java based system it runs natively on Windows Devices
- Android and iOS run on Client apps on the devices.
- We have a new thick Android and iOS POS where Enactor has essentially developed a Java VM and Runtime for those platforms.

Can it really run on all devices?

- Yes – we want customers to go and experiment on any devices that suit them!

What's the PCI Situation?

- The solution is out-of-scope for PCI if a P2PE Payment system is used.
- Enactor has its own P2PE payments system solution which is pre-integrated with the POS.

Is it more than "Just a POS"?

- Enactor POS and mobile POS go well beyond the meaning of "Point-of-Sale". They represent a genuine "Point-of-Service" solution.
- They include all of the standard functionality found in POS systems well as a host of new features and applications – such as integrated Ordering, CRM and Clienteling, Task Management, Diary Management, integrated Email and Messaging.

What features and Functions does it have?

- Clienteling and Endless Aisle OOB
- Airport sales including flight capture and validation
- Configurable destination zones
- Multi currency, multi region differential pricing
- On the fly translations changing
- Full card handling including Visa, Master Card, Diners and Amex
- PA-DSS approved with P2PE
- DCC tendering
- Gift cards
- Gift vouchers
- Multi-currency tendering
- Returns, including receipt returns
- Loyalty
- Full screen Customer display and link to advertising screens
- Specialist selling functions for mobile phones and top-up

What built-in integrations does it have?

- Premier Tax Free
- Global Blue
- FIS Payments
- Global Payments
- Verifone Point
- Givex
- DCC
- SAP

> "Enactor POS and mobile POS go well beyond the meaning of 'Point-of-Sale'. They represent a genuine 'Point-of-Service' solution."

POS and Mobile POS architecture

What are the Architecture Options?

- We can basically run however you want. We have a central component, Enactor Estate Manager which can run in the cloud or on Premise (see next page).
- Fixed POS can run thick or thin. When thick it can run completely offline.
- We can have Store servers running on anything but it is generally a fan-less PC. What is also popular is running on a Master POS where a POS runs as a server in the background for other devices.
- Mobile POS devices are thin client on Android and iOS and require a server. This server can reside in the store on a small PC again, or again on a Master POS. A Master POS could drive as many as 20 devices.
- If required entire stores can run completely online with just thin client in the store. The HTML POS UI means we could even just run in a browser from the cloud going forward.

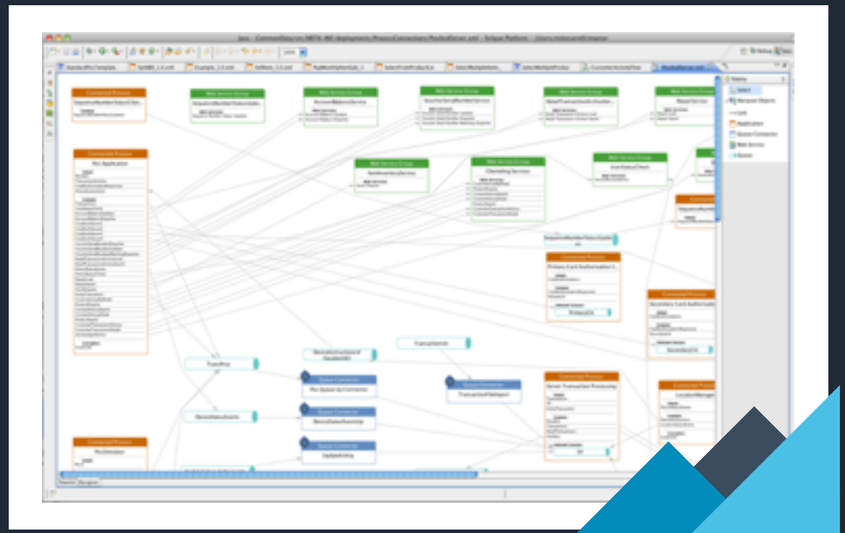
So things like pop-up stores should be easy?

Yes exactly. Pop-up stores with Enactor are very simple, you could run a fixed device offline or online with a wifi. Alternatively you could run a mobile device from a server in the cloud using the wifi or GSM. The most secure way would be just to run a small server on a local laptop or PC and then you can run many POS or Mobile POS devices. Running on the tablet in this way is best.

How can we do Web Service calls from the POS?

Very easily. Enactor is a full Micro-Services application so making services call is really simple from an architectural perspective. We have gone the extra mile and made service calls into a configuration exercise. We have a flow-based designer for configuring how an application gets data. For example, does it persist the database or does it make a service call and if so, where to? See the opposite page.

A Typical Enactor Application Process



Configuration - Enactor Estate Manager

How is Enactor Configured?
Enactor is configured in Enactor Estate Manager. A Web Application which is accessible through a browser. Estate Manager is the core central component of Enactor.

What can you configure?
Hundreds of elements can be configured in Estate Manager where there are around 200 Apps.

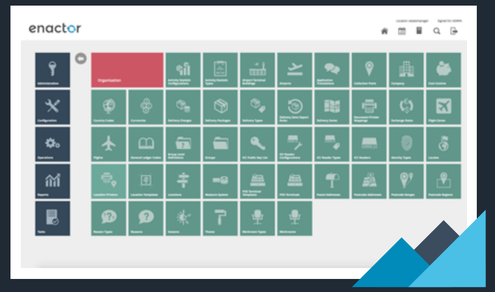
The primary elements are:

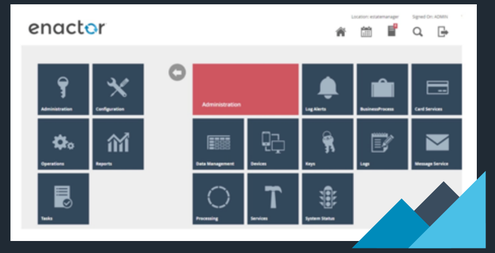
- Localisation: Languages, Regions, Currencies etc.
- POS Terminals
- Card Payment
- Tendering
- Menus
- Reason Codes
- Product
- Pricing
- Printers and Peripherals
- Promotions
- Estate Monitoring
- Data Broadcasting
- Orders
- Inventory Management
- Customers and Customer Groups
- Loyalty
- Staff Task Management

Is Estate Manager Deployed in the cloud?
Yes – we particularly encourage large customers to use the Toolkit themselves so they can be self-sufficient to what level they want to be.

Who can use Estate Manager and its functions?
Enactor Estate Manager is a roles and permissions based application suite. Roles (eg/ Store Manager) can be assigned functions. Users are then given roles which gives them access to menus and functions. Users must login with an assigned User and secure Password.

Who can use Estate Manager and its functions?





How do you distribute data across the POS Estate?
Estate Manager has a data broadcaster where you can broadcast all data down to any device, store, region or brand that want. The configurability of data broadcasting is exceptionally rich.

So if Estate Manager is held centrally what runs in the back office?
If a customer architecturally chooses to have a back-office server, we run a cut-down version of Estate Manager in the back office. This can run on a small fan-less PC and can be used to execute some tasks locally in store.

Enactor Inventory Management

What is Enactor Inventory Management?

Enactor Inventory Management is an online, single point of contact for all systems requiring access to real time inventory levels for various functions. It has all the core functionality for managing and maintain stock across large Retail Estate.

What functions does it have?

- Real-time view of estate Inventory
- Stock reservations for web sales
- Stock reservations for store and help desk orders
- Processing of all store inventory movements
- Processing of all warehouse inventory movements
- Processing of inventory movement requests
- Sending of all inventory movements
- Purchase Ordering
- Receiving
- Inter-branch Transfers
- Returns
- Supplier Management
- Basic Warehouse Management

Is it distributed or is it online?

We made the decision that Inventory should be a central only system. Therefore, the stores need to be online in order to get data. However, the in-store inventory functions all run-offline.

Where can Inventory functions be executed?

We can run all the inventory functions on the POS, on an HHT (Hand Held Terminal), in the back office or centrally in Estate Manager.

So you have Inventory HHTs?

Yes! We can run on HHTs. We have just written our HHT Apps so they can run completely offline. The front-ends are Web Based Technology so that can run on any device with a browser.

Enactor Order Management

What is Enactor Order Management?

Order Management provides a single system for the processing and management of Sales and Orders. It provides a store user interface that is fully integrated with the POS and Clienteling systems and a browser based Order Management interface for use by help desk and administration staff.

What functions does it have?

- Processing of web orders
- Processing of store orders
- Processing of back order items
- Manage card payments
- Manage card refunds
- Fulfil from warehouse
- Fulfil from store
- Fulfil using inter-branch transfer
- Fulfil using return to warehouse
- It integrates with e-commerce and warehouse management systems for stock level data and to record reservations. It uses Enactor Estate Manager to calculate promotions, which also provides rich product data for use by the POS and tablet applications in the stores and provides common access to stored web baskets.

So it can do all my Customer Journeys?

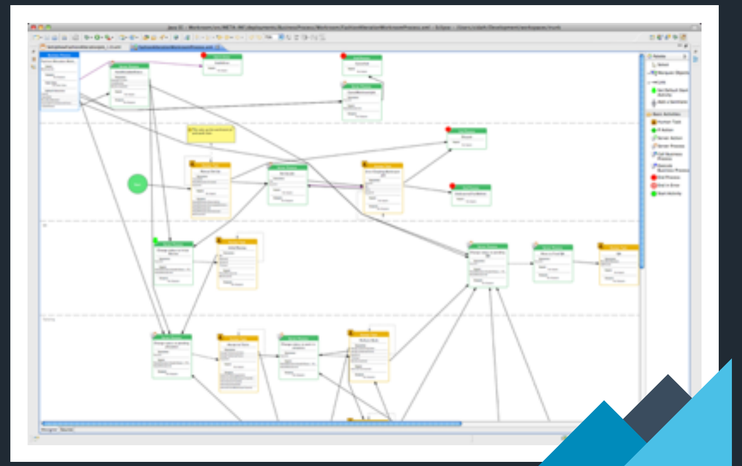
Yes – it can act as a single engine, executing business processes which offer the full range of fulfilment options.

What's a Business Process?

In Enactor's world a business process is long-running process which has a life cycle that involves several different systems. An order is a great example. Where an order has a life-cycle which will involve several system executing their piece. A click and collect Order maybe be taken on the POS or Website, it then may go to the ERP system to check inventory information, then it may require picking in the Warehouse, then it will go to the store system to receive the stock and acknowledge when it is received. Each one of these steps has individual tasks and data updates that need to be executed.

How do you implement these?

In the Toolkit Enactor has a Business Process Designer for building such processes – again in the form of flows. Since they are long running, they are stateful and you can easily track in Estate Manager the state they are in. You can see in the screen shot a typical Business process. The yellow blocks in the flow represent human tasks whereas the green blocks are server-side jobs that must be executed as part of the flow.



Enactor Promotions Engine

What is the Enactor Promotions Engine?

The Enactor Promotions Engine is stateless application for applying Promotions to a basket or list of product. It can be used to provide Retailers operating across multiple channels, a single place to apply promotions consistently to a basket of goods.

So it can be a single Omni channel Promotions Engine?

Yes, it can be a single Promotions Engine covering Web, Apps, POS and Kiosks.

Why would I want a single Promotions Engine?

- A single Promotions Engine across all online and in store channels can offer Retailers a consistent customer experience and allow the offering of same offers wherever they are purchasing.
- The problem with Promotions is that good Promotions Engines are based on Algorithms to calculated best price – generally based on the traveling salesmen problem. No two Algorithms are the same so having a different Promotions Engine for each channel or Application can create problems.

How do I configure the Promotions?

Promotions configuration is done in Estate Manager just through any commonly used browser.

What configurability of Promotions is there?

The Promotions Engine is incredibly configurable here is a flavour of some of the options available:

- Amount Discount (item, multi-buy group and transaction level)
- % Discount Cheapest
- % Discount Closest
- % Discount Dearest
- Sell for Fixed Price (item and multi-buy group level)
- Spend X get Y (item and multi-buy group level)
- Fee Product
- Cheapest Product Free
- Dearest Product Free
- Closest Product Free
- Additional Points
- Points Multiplier
- Promotional Voucher
- Amount to Gift Card
- Near miss alerts

Do I need the rest of the Enactor Platform?

No. Enactor's Platform is completely Micro-Services driven so components of it can run stand alone. The Promotions Engine is no different and can run stand-alone as a Service.

How do we integrate it into my Website?

Enactor has an extensive service layer and there are extensive REST APIs for calling the Promotions Engine.

And you have something equally as powerful for Loyalty?

Yes we have full Loyalty Solution with rich API for integrating with third-party channels like a Web site or App for tracking Loyalty.

So it can be a single Omni channel Promotions Engine?

Yes, it can be a single Promotions Engine covering Web, Apps, POS and Kiosks.

- Tiers
- Points
- Schemes
- Spend over time
- Spend in Month
- Included and excluded Products
- User configurable Contexts (e.g. transaction types)
- Included and excluded Brands
- Included and excluded Product Groups
- Included and excluded MM Groups
- Included and excluded Customers
- Included and excluded Customer Groups
- Included and excluded Employee Groups
- Included and excluded Regions
- Included and excluded Locations
- Included and excluded Fascias
- Timetable
- Tenders
- Vouchers

Enactor Headless Commerce

So you are a player in Headless Commerce?

Yes, we have a rich back end of Microservices which can act as the Headless back–end of a major retailer's digital landscape. It can provide both digital infrastructure of all channels but also a lot of functionality and configurability as well.

At a high level what you offer?

At a high-level we have a long range of what others are calling commerce Microservices. These are really groups of Microservices which we would probably call "Macro"-services since we go to a far more granular level than most. For example, these are:

- Basket
- Product
- Price
- Customer
- Promotions
- Order
- Inventory
- Loyalty
- Vouchers

But in fact we take Microservices to a far more granular level than just that.

Everyone is claiming to do this right now - what makes your offering so special on this space?

We think what makes us special is the architecture and tooling around Microservices is a real differentiator. We also think that the commerce functionality behind our Microservices is incredibly developed. This is not just a set of databases or table with some code and an API, but a genuinely functional platform.

So your tooling story plays here as well?

Yes. We have actually been building software with Microservices for many years –probably before the term even existed. We found out quickly, that it wasn't just Microservices that delivered flexibility, it was having the right tools around in order to do things with them.

So how do your tools deliver on manipulating Microservices?

Our Microservices Application Builder is critical here. It lets you utilise many Microservices and build applications or web services with them. We create micro-processes visually using the tools which are themselves micro-services.

So what does that mean?

This means that flexibility exists both around the Microservices and inside them. The tools allow us to be amazingly flexible with them at a high level as a whole. Functionality can be delivered by stitching them together, and all the functionality we have doesn't have to exist in the front end, it's available as a service. But it also means that inside the Microservices there is also a lot of flexibility.

So your Microservices aren't black boxes?

No this is critical to understand. Our commerce Microservices are made up of other bricks of Microservices. Using the tooling it means we can get a huge amount of flexibility and manipulate them for our clients so they can get exactly what is required for the business. These are not black-boxes!

How is this different to others?

A lot of other platforms treat these groups of services as black-boxes. Available on a SaaS basis, the end retailer gets very little control over what they are getting. Our offering is the opposite and the tooling is critical in delivering that flexibility. In the world of black box services, you are still subject to the standard application architectures that are trying to move away from in the first place.

It sounds much more agile?

Yes. With us, we get real agility by 1. Being an agile business that delivers with its customers and 2. The tooling we use to deliver our product.

We believe that black-boxes and a "one-size-fits-all" approach isn't necessarily the right way to go. Major retailers are just too complicated to treat them as such. Major retailers haven't treated Point-of-sale or traditional web from a standard "out-of-the-box" perspective – why should Headless Commerce be any different?

You said your functionality is rich was a differentiator as well?

Yes. As we have been building services with functionality for a long time. We have all these small Microservice components in our libraries. This is essentially all the functions we have ever built in our platform and they can be utilised by anyone wanting to hook into them as a service. A very raw example of this is our data structures. Our experience with working with a wide variety of companies, verticals and projects means that we have a really rich and complex data structures – like baskets – which support a lot of complex commerce concepts inherently today. And we can use our tools to easily build them out further!

I see – so configurability is a part of that yes?

Exactly – a key strength is the fact that a huge amount of our functionality can be manipulated in Enactor Estate Manager. So whether you are using our price, promotions or product services, there is a huge amount of built in configurability around these entities which manifest themselves as rich functionality associated with those services.

Enactor Payments

So you have your own Payments Platform?

Yes – we have our own Payments Service. We run this as a managed service and have several data centres throughout the UK. We see our Payments Platform as more than just a Payments Service, but a Payment Integration Platform

Is it PCI and P2PE certified?

Yes. It is both PCI and P2PE certified we have commitments to maintain these annually which involves third parties.

“Its more than a Payments Service” - why do you think it’s a Payments Integration Platform

We believe that in the modern era, Retailers will need more than just a Payments Service. With the rise in alternative payments methods and mobile payments solutions there is a need for a flexible platform that can enable Retailers to keep up with consumer demands in the payments sphere. In payments- that generally means integration, but could also extend to functionality in the Gateway itself. This also means the ability to work with multiple acquirers. This means Retailers can also get the benefit of switching between acquirers to get better rates.

So you're offering a more personalised service?

Yes absolutely - we want to work with Retailers so that the platform can deliver all the different international, card scheme and functional requirements necessary for them to get competitive advantage.

How do you charge for this?

We charge on a fixed price basis for this per annum. There is also a set-up fee involved.

It’s not typical for a POS vendor to have their own payment gateway – why do you do it?

- We recognised a few years ago that both us and our customers were at the mercy of the typical payment suppliers. Whenever a company changed their platform or wanted to change some interfaces, it created a load of work for us and it cost our customers large amounts every time. Payments is a fractious industry, where constant mergers and takeover as well as often severe attitudes towards modifying products means that Retailers never really know where they. Take the recent FIS purchase of WorldPay, no one can really say what this will me for WorldPay customers and their suppliers.
- We took the attitude that having our own best-of-breed solution was a sure fire way of offering Retailers real stability around payments as well as the ability to keep them up to speed with the latest trends in the sector (as mentioned before).

What Services do you offer off the back of the platform?

Currently we offer a range of Services such as:

- Duty Free
- Direct Currency Conversion

So you offer the ability to switch acquirers – which ones do you currently support?

We currently have integrations to:

- Elavon
- WorldPay
- Barclays

What Hardware do you prefer?

We work with Verifone and Miura Devices but are open to more devices on customer request. We have done most off our deployments for Payments on vx680s, vx820 and P400s.

Thank you for reading the Enactor playbook

For more information on our retail solutions please contact us via info@enactor.co.uk or visit enactor.co