

# POINT OF VIEW

Powerfully Simple Point of Sale



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### ≡ TURBO TIP

"Tech for tech's sake doesn't help you win deals. Tech that makes you faster, smarter and more efficient - that's the tech you need."

Matt Heinz, Heinz Marketing  
www.salesforce.com

## Intelligent Research for Retailers



Paladin has a new blog! Retail Science contains articles about subjects of special interest to retailers. Information is gathered from a variety of sources to delve deeply into each topic. Readers come away with a thorough understanding of the subject and the information they need to put their newfound knowledge to use.

The scope of Retail Science is broad and varied. Currently, you'll find articles on innovative ways to market to your customers, make your business more visible online, protecting your business data, and much more.

New articles will appear on Retail Science twice a month. When you visit the Retail Science\* blog, be sure to subscribe while you're there. We'll send you a short email each time we post a new article. You won't want to miss a single one! \*<http://paladinpointofsale.com/retailsience/>

By George Maginnis



## The Risk of Sales Tax Miscollection

### Avalara™ AvaTax

As the saying goes, nothing in life is certain except death and taxes. Death happens once. Taxes never seem to go away. In addition to collecting sales tax, retailers have to report, file, and pay those taxes to local and state governments. If you deliver to different counties or states, taxes become even more complicated.

Paladin Point of Sale is now integrated with Avalara's AvaTax service. AvaTax does a lot more than just calculate sales tax at the bottom of a point of sale receipt.



Making sales tax less taxing

**Cloud-based:** If tax rates change in your area or in any of 12,000 other jurisdictions, AvaTax updates your tax collection automatically.

**Reports:** AvaTax can provide on-demand, up-to-date reports showing how much is owed to any city, county, or state in which you do business.

**Location Aware:** If your business delivers or ships to other areas, AvaTax uses

the latest U.S. Postal Service approved data to verify the transaction location before sales tax is applied.

**Scalable:** Once your Paladin Point of Sale system is running AvaTax, you can add additional terminals as you need them. New terminals come online instantly.

AvaTax keeps your business compliant no matter how often tax rates change. Avalara even guarantees the accuracy of calculations made by AvaTax. A simple, no hassle solution.

By George Maginnis

To learn more about Avalara AvaTax call CJ June at 1-800-725-2346 (option 1)

# Protecting the Pollinators



Walmart and True Value have joined a growing number of retailers in deciding to eliminate neonicotinoid pesticides from their retail garden supply chains. Research shows that Neonicotinoids are highly toxic to bees and other beneficial insects.

Costco, Home Depot, Lowes and over 100 other home and garden retailers across the country have already made firm commitments to phase out pesticide products containing neonicotinoids and urge suppliers to stop spraying pesticides containing neonicotinoids on garden plants intended for sale in garden centers. A study released by Friends of the Earth and the Pesticide Research Institute in August 2016 revealed that pesticides

containing neonicotinoids were used to treat home and garden plants labeled "bee-friendly" and sold in garden centers by major retailers.

Neonicotinoid pesticides are applied directly to plants and seeds and are absorbed into the plant tissues. By becoming part of the plant, they provide long-term protection from chewing and sap-sucking insects.

Neonicotinoids are less toxic to humans and mammals than pesticides used in the past, but are highly toxic to bees and other beneficial insects.

Bees are most often exposed through the consumption of contaminated nectar or pollen.

Pollinators, like bees, provide a free

and essential service by supporting the reproduction of 85% of the world's flowering plants and 35% of crop production around the globe. In the United States, honey bees are a fundamental component of an estimated \$15 billion dollars in annual crop production.

While a direct connection between neonicotinoids and colony collapse disorder (CCD) has not been established, research indicates that exposure to pesticides, including neonicotinoids, make honey bees more susceptible to parasites, viruses, and the intestinal parasite Nosema, which has been linked to CCD.

*By George Maginnis*

## Executive Perspective: Keeping Pace as Technology Marches On

The tools we use to run a modern retail store are amazing. Computers do more and do it faster than similar models did just a few years ago. Fortunately, prices remain consistent as performance continues to improve. We get more computing power for the dollar than ever.

Improvements in computer performance are driven by the increasing demands we place on these machines. As computers age, operating systems enlarge each time a new bug fix or security update is heaped on. Programs increase in size and complexity as new features are added. On top of that, there's that mountain of data generated by retailers as merchandise is bought and resold to a growing number of customers.

The hardware inside your computer has a finite lifespan. Hard drives aren't immortal. When they go, they can take your data with them. Waiting until the next crisis to upgrade your computers probably isn't a good replacement policy. The risk is too great.



**Charles Owen**  
 Business Development

*"Replace one machine every year and eliminate the oldest machine from your fleet."*

The best way we've found to maintain performance and reliability is to replace one machine every year and eliminate the oldest machine from your fleet. Replacing your computers on a rotating basis is a strategy that allows you keep your machines current while spreading the cost over a longer period. This is an excellent method for keeping your business running without interruption and maintaining

good cash flow.

If you're not sure which machines in your fleet need replacement, call Paladin's technical support team. They can determine which machines running Paladin Point of Sale have some life in them and which ones are ready for retirement.

# Swimming in Dangerous Waters: Public Wi-Fi

Public Wi-Fi hotspots are a convenience provided by many businesses to allow customers to connect to the internet as they enjoy a latte, a meal, or wait for an upcoming flight. Convenient, yes. Safe? Maybe not. Connecting to a public Wi-Fi network has been called the online equivalent of sharing a syringe, literally opening yourself to a host of potential threats.

Safe or not, there are times when you need to connect. Here are a few ways you can protect yourself and your personal data when connected to public Wi-Fi.

**Verify the hotspot:** Verify the actual name of the network with an employee before you connect. Cyber-criminals use fake networks to confuse you and give them access to your computer.

**Make sure your Firewall is turned on:** This will prevent unauthorized access to your PC.

**Turn off file sharing:** This one step makes access to your computer more difficult.

**Keep antivirus running and up-to-date:** This is your best defense against known viruses and Trojan attacks.

**Use VPN software:** For a few dollars a month, you can have your own virtual private network that will encrypt any data moving to and from your computer.

**Avoid checking sensitive data:** Resist the urge to check social media or check your email or bank balance. If connecting to these sites is unavoidable, consider investing in VPN software. PC Magazine recently published its Top Ten list.\*

If you need to connect, be smart about it. A little advanced planning and common sense will help you keep your personal data secure when you use public Wi-Fi.

\* <http://www.pcmag.com/article2/0,2817,2403388,00.asp>

By George Maginnis



**Company:** Military Hardware  
**Owners:** Brad Perkerson  
**Location:** Columbus, MS  
**Years in Business:** 58

Military Hardware has been at the corner of Military Road and 13th Street N in Columbus, Mississippi since 1959. Owners Mike and Carol Perkerson took the store over from Mike's father. Their son Brad manages the store.

You'll find hookaroons, beaver traps, and other specialty items among the hardware, paint, electrical products. The garden center is a big draw every spring as customers consider planting flowers and vegetable gardens.

In the last few years, Lowe's and Walmart opened stores in Columbus, a city of roughly 23,000. Initially, the Perkerson's were concerned their business would be hurt by their new neighbors. Fortunately, their business hasn't suffered. It's Improved.

Military Hardware is known for its knowledgeable, helpful salespeople. Staff member Allen Bennett says "in addition to our contractor business we have a lot of walk-in traffic. There are people who have lived in this town for twenty years or more and have never walked through our door". Many new customers report they were sent to Military Hardware by one of their big box neighbors. Allen adds, "We've been here almost sixty years and we're still being discovered."

#### **Best Advice:**

"The key is customer service and a knowledgeable staff. Many of our customers are less concerned about price and more interested in getting what they need and getting out as quickly as possible. We work hard to make every transaction easy for our customers."

By George Maginnis

# Are You Prepared for an Active Shooter Incident?



News of active shooter events have become a common occurrence in the United States. These situations are unpredictable and evolve quickly, often with the shooter continuing to move throughout the area until stopped by law enforcement, suicide, or other intervention.

Office buildings, shopping malls, warehouses, factories, retail stores, and a variety of other businesses are often the scene where innocent people are injured or lose their lives. The FBI reports that 40% of all active shooter events occur in a place of business.

Knowing how to react in an active shooter situation could literally be the difference between life and death for those present when the shooting starts.

- Have a plan in place, train employees how to execute the plan, and practice those procedures regularly.
- Work with local law enforcement to access your location and create an evacuation procedure.
- Instruct employees how to protect themselves and others during the incident.
- Learn how to contact law enforcement and what information they need to successfully intervene.

FEMA, the U.S. Department of Homeland Security, and many other groups have published guidelines to help businesses prepare.

<https://www.fema.gov/media-library/assets/documents/123184>

<https://www.dhs.gov/sites/default/files/publications/active-shooter-how-to-respond-2017-508.pdf>

[https://info.publicintelligence.net/NRF\\_ActiveShooter\\_Guidelines.pdf](https://info.publicintelligence.net/NRF_ActiveShooter_Guidelines.pdf)

<http://losspreventionmedia.com/insider/workplace-safety/active-shooter-is-having-a-plan-enough/>

By George Maginnis



# Paladin Tech Buzz



## Coming Soon! ACH - A Better Way to Pay.

You may not be familiar with the term, but you've probably been using ACH for some time. If you pay your bills online, pay your employees through direct deposit, or if you've ever moved funds between banks, you're making these transactions through the Automated Clearing House (ACH) Network.



*Moving from paper checks to ACH lowers your costs and speeds up transactions.*

**How it Works:** Paladin securely stores the customer's account and routing number printed on the bottom of a standard paper check. Each time that customer makes a purchase, Paladin uses that information to deduct funds directly from the customer's checking account. To the customer, it's like

having a charge account, but with fewer hassles.

**Customers Love ACH:** ACH is convenient for customers. There's no need to write checks and no monthly bills to pay. Checkout is fast and painless. Unlike paying with a paper check, the customer bank statements show the amount, and the payee's name when ACH is used. No research required to find out where the money was spent.

**Businesses Love ACH, too:** Fewer paper checks mean fewer lost payments, less record keeping, and fewer pieces of paper to keep track of. Payment is received quickly and reliably, often by the following business day. As an added bonus, fees for accepting ACH payments are lower than those charged for accepting credit cards.

**A Hidden Benefit:** ACH payments are stored in point of sale and processed at the end of the business day instead of in real time like a credit or debit card. If your internet connection were to quit during the day, you could still take cash and ACH payments.

**New Options:** ACH will soon be available to many Paladin users. In addition to Wells Fargo customers, Vantiv will be offering ACH to its payment processing customers. If you're not a Vantiv or Wells Fargo customer, our support team can help set up ACH with your local bank.

To take advantage of lower costs and faster transactions associated with ACH payments, call our Technical Support Team to discuss your options at 1-800-725-2346 (option 2).

By George Maginnis

## Upcoming Events

Paladin will be attending the following events. To arrange a visit, please email us at [sales@paladinpointofsale.com](mailto:sales@paladinpointofsale.com)

RBC Cardinal Health Exhibition  
July 26-29 | San Antonio, TX

United Fall Market - *FREE USER MEETING*  
July 28-30 | Minneapolis, MN

Ace Fall Market - *FREE USER MEETING*  
August 17-19 | Chicago, IL

Orgill Fall Market - *FREE USER MEETING*  
August 24-26 | Boston, MA

HDW Fall Market  
September 8-10 | Shreveport, LA

Jensen Fall Market  
September 13-15 | Spokane, WA

Bostwick-Braun Fall Market  
September 21-23 | Toledo, OH



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