



## **Table of content**

- 1 INSTALLATION INSTRUCTIONS
- 2 HOW IT LOOKS AND HOW IT WORKS
- 3 CONFIGURATION
  - PlutoVIP appearance
  - How you can change a customer status when shopping
  - How to charge your customer
  - Loyalty program
  - How the application window looks with lots of customers
- 4 USAGE
- 5 ACCEPTING PAYMENTS

## INSTALLATION INSTRUCTIONS

Register on [plutovip.com](http://plutovip.com) web site and you would be able to download the application right away. You will need a Windows-based cash register, point of sale system, or computer, which supports Bluetooth. If yours does not already support Bluetooth (most do not), then you can purchase a little adapter for \$79 that plugs into the USB port.

This is how the Bluetooth USB adapter looks like.



PlutoVIP is also working with leading cash register manufacturers to have the service built-in, and provide an easy, cheap retrofit. So, even if your system is not Windows-based, be sure to sign up and tell us the make and model of your cash register. We will then contact the manufacturer to determine if there is an easy way to make it work, and we will send you an email when we have a solution.

Also, it is recommended, though not mandatory, that you have internet access at your location. When a new PlutoVIP enters your business, the software uses the internet to lookup the person's name and picture so you have nothing to do. If you do not have an internet connection, then the system will popup a message allowing you to type in that person's name, and whatever other information you want to store. A little box will appear on your screen with that information the next time that person enters.

## HOW IT LOOKS AND HOW IT WORKS

The purpose of PlutoVIP is to automatically identify your customers when they enter your establishment. For a quick understanding of the application we need to explain 3 names that we often use: "New Customers", "Recent Customers" and "Active Customers".

"New Customers" is for the users who enter into your establishment. No matter if they first come into your location or they are older clients, we still name them "new".

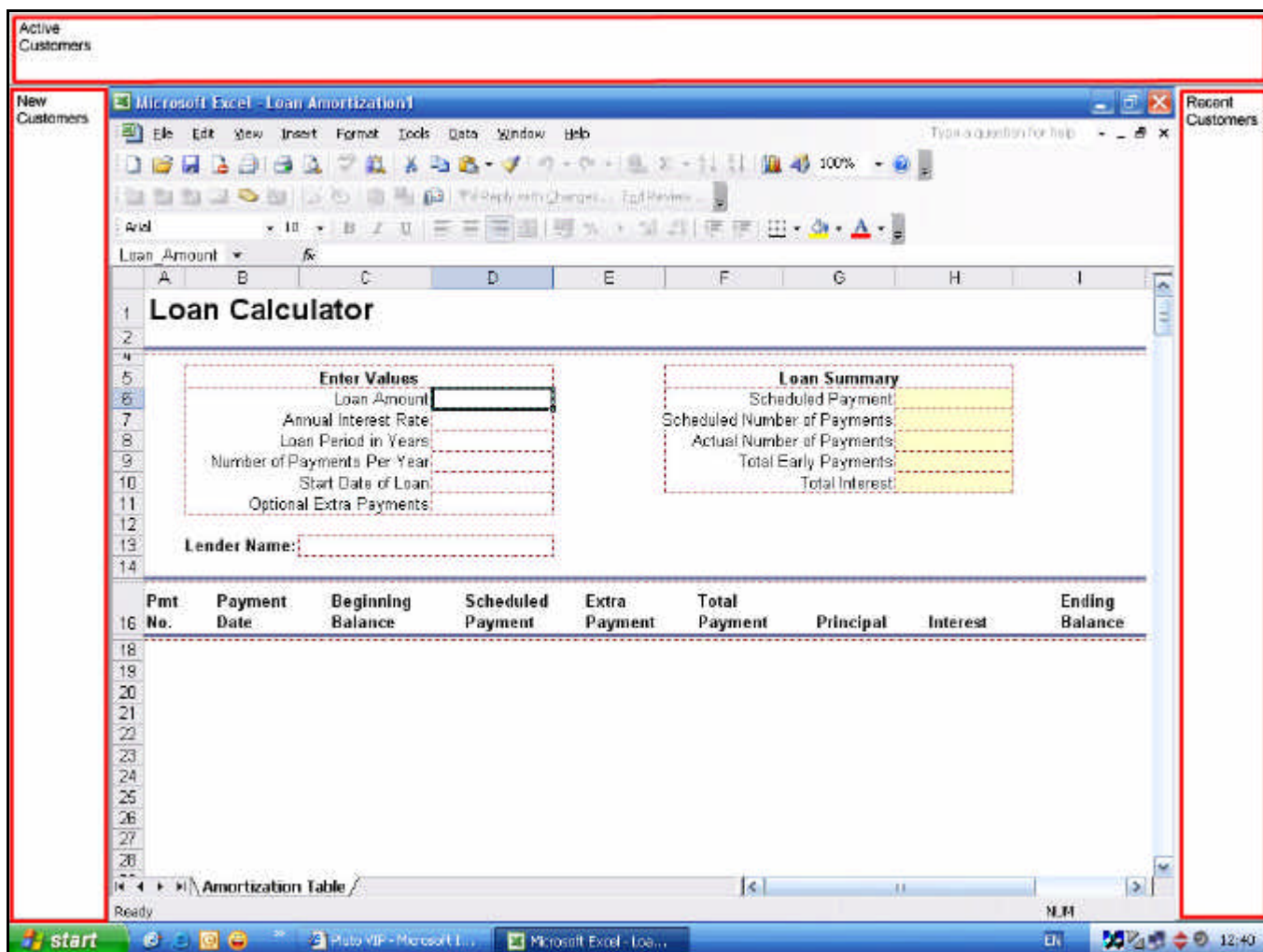
A client who is just using your services or is shopping into your store we name it active and will be placed into "Active Customers".

Whenever a customer leaves your establishment, making or without making a purchase, he/she will be placed in "Recent Customers".

### PlutoVIP appearance

As soon as you run PlutoVIP, it creates 3 side bars (left is for "New Customers", right is for "Recent Customers" and top for "Active Customers").

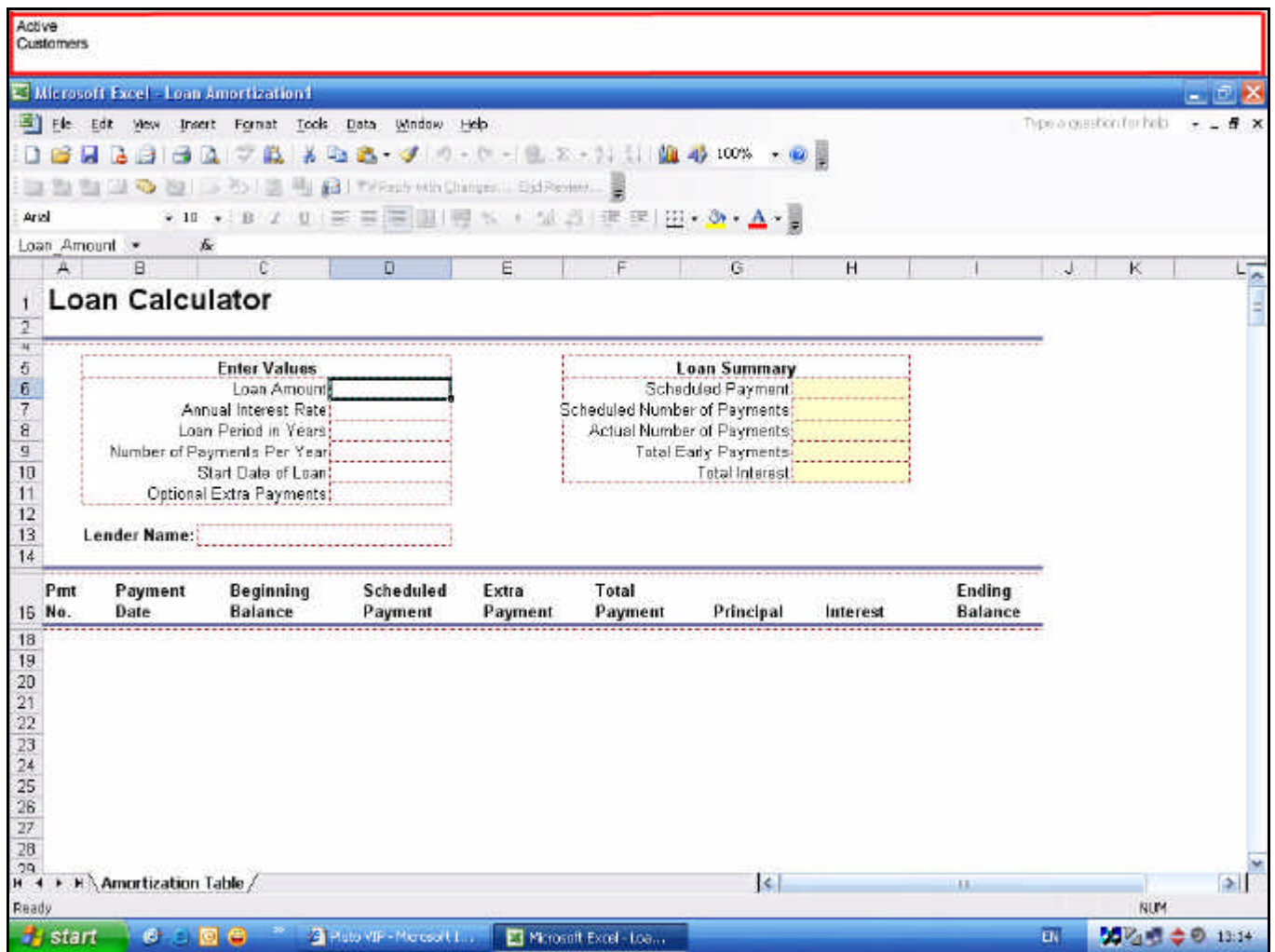
You can see here how side bars appear near your other programs that you run. We highlighted the application bars with red.



See here that in the same time when PlutoVIP runs, you can still browse the Internet; work with your cash register software, or point of sale software.

You can resize each bar individually (making them wider) to suits you screen view. If you run other programs in the same time with the application you can set the bars to auto hide state, if you need the full size of the screen. Auto hide means that a bar just slides to the side after you move your mouse over that bar.

See here how the screen looks with the application left and right side bars set on auto hide. The top bar (the "Active Customer" bar) now it's not set to auto hide, so it stays on top of other programs that you run.

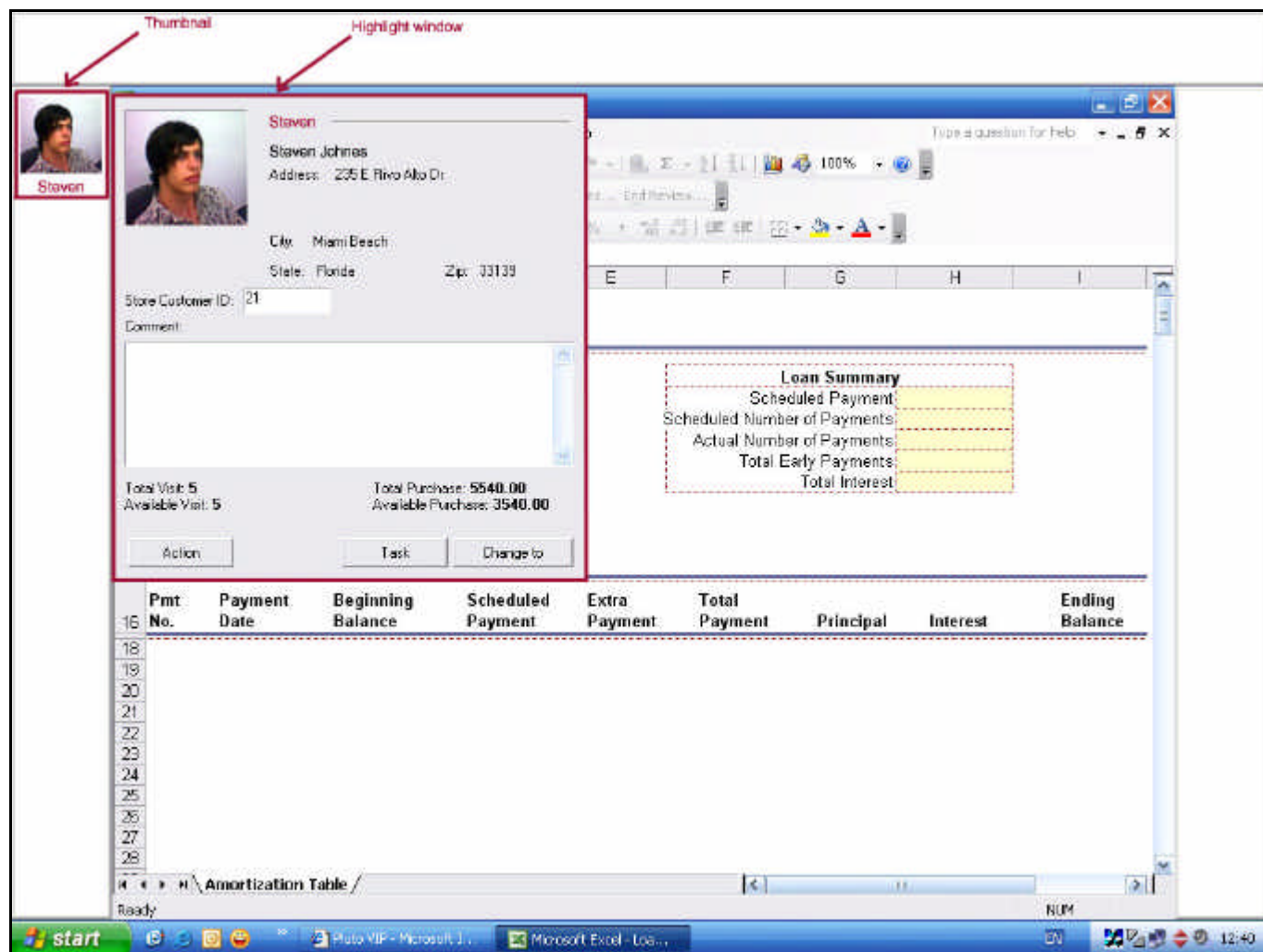


PlutoVIP shows you information about your clients for the time that they enter into your store.

That means, as soon as your computer detects your customers phone, you will get a thumbnail on the left side bar ("New Customers" bar) and a highlight dialog window with their picture, name, address, preferences like cloths and shoes sizes, preferred drink, and many others which your customers wants to show you.

If you move your mouse over the thumbnail a highlight dialog appears which shows the customers information. If your store gives a specific Store Customer ID for each individual you can set it in highlight window and the application will remember it every time the client enters your store. Also you can write some comments about your customer if the basic information in highlight window is not enough.

Here you can see how a thumbnail and a highlight dialog window looks like. Steven just entered your establishment so he is showed in "New Customers" bar.



If the customer enters your store his thumbnail will be placed on "New Customers". If he/she leaves right away without making any purchase, after a certain amount of time (the default time is set to 5 minutes but you can change it to what ever value) the customer thumbnail moves automatically over to the right bar ("Recent Customers" bar) without you to do anything.

Here you can see how the Steven's thumbnail now is on the right bar ("Recent Customers" which means that he's left your business right now.

The screenshot shows a Microsoft Excel application window titled "Loan Amortization1". The window is divided into two main sections. The left section contains a "Loan Calculator" form with the following fields:

- Loan Amount:
- Annual Interest Rate:
- Loan Period in Years:
- Number of Payments Per Year:
- Start Date of Loan:
- Optional Extra Payments:
- Lender Name:

The right section displays a customer profile for Steven Johnson. It includes a thumbnail image of Steven, his name, address (235 E Riva Alta Dr), city (Miami Beach), state (Florida), and zip (33139). Below this, there is a "Store Customer ID" field with the value 21, a "Comment" field, and a "Total Visit" field with the value 5. At the bottom right, there are buttons for "Action", "Task", and "Change to".

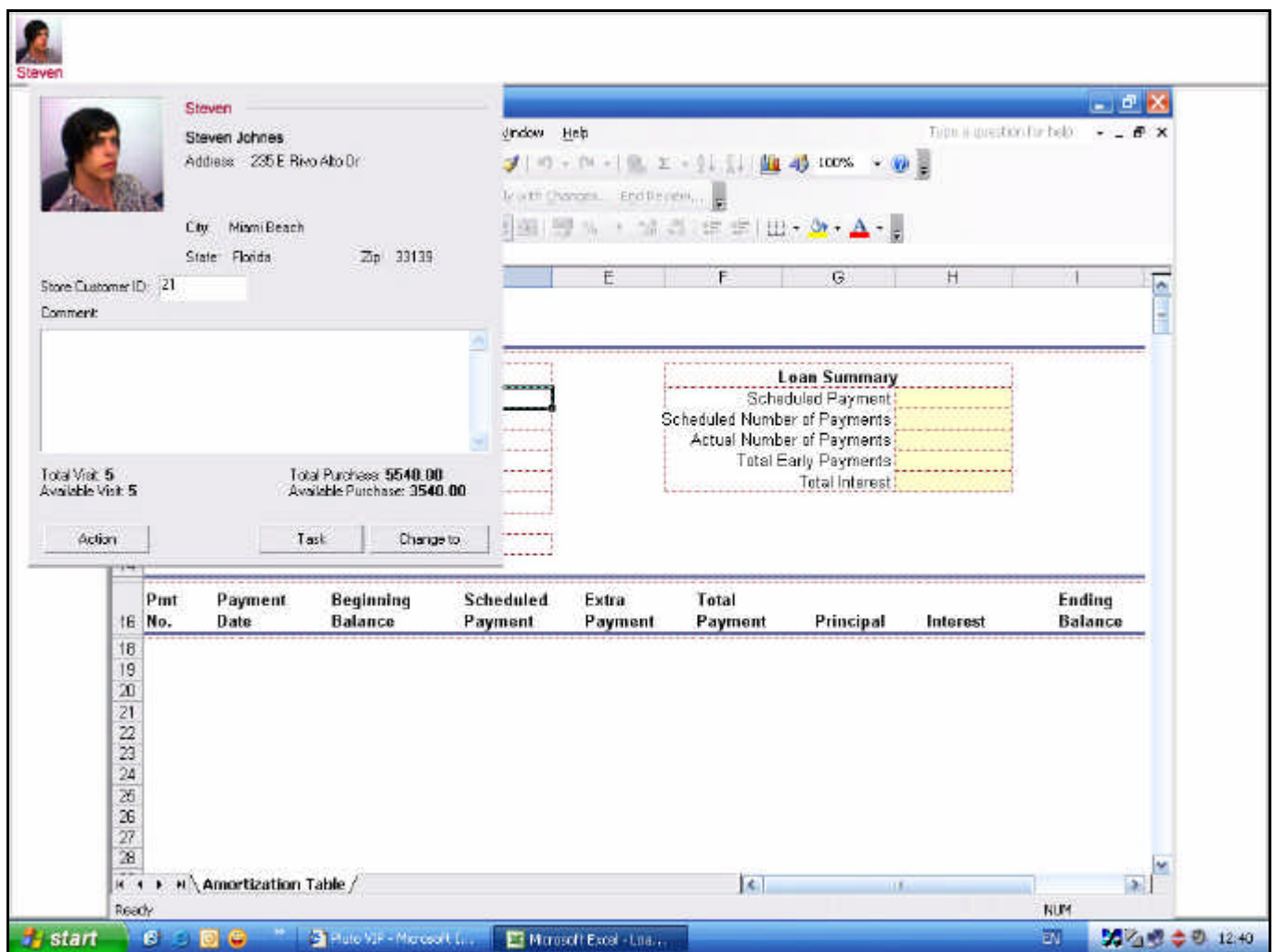
Below the calculator form, there is a table with the following columns: Pmt No., Payment Date, Beginning Balance, Scheduled Payment, Extra Payment, Total Payment, Principal, Interest, and Ending Balance. The table is currently empty.

The Windows taskbar at the bottom shows the Start button, several open applications (Auto VIF - Microsoft, Microsoft Excel - Loan...), and the system clock (12:40).

If the customer is shopping into your store or is using your services, you need to set him/her manually to the "Active Customers" bar.

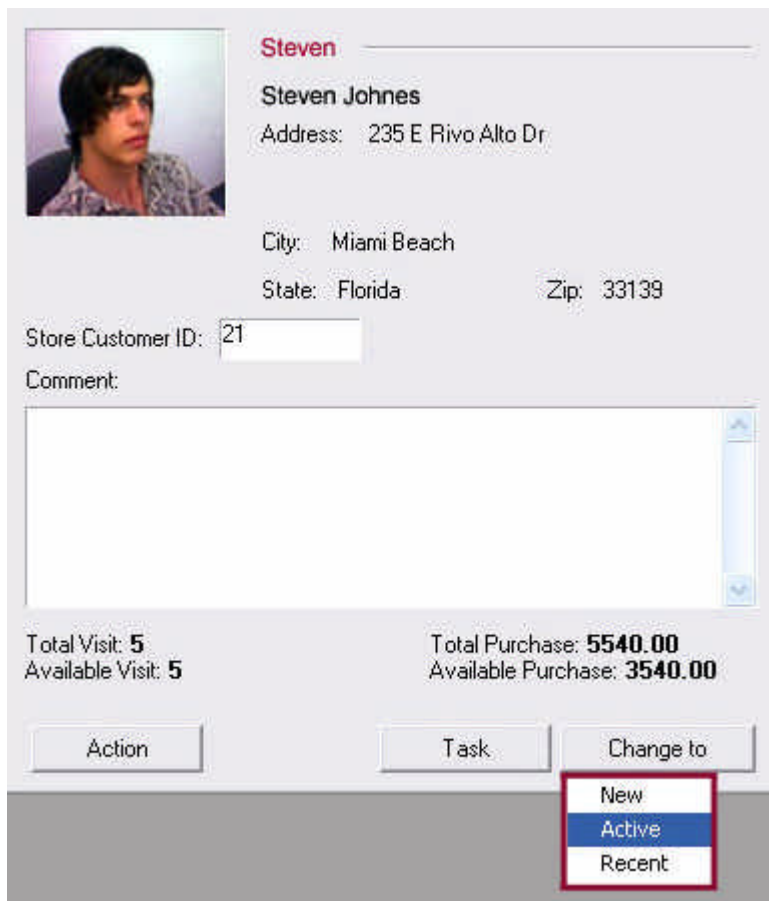
Here you can see how the Steven's thumbnail now is on the top bar ("Active Customers") which means that he is now shopping.





### How you can change a customer status when shopping

You can change manually a customer from "New Customers" to "Active Customers" by pressing "Change to" button on highlight window, and then press "Active" instance. If you have, for example, a cloth store, as soon as Steven tries some clothes on, you can set him to "Active Customers". See below how you can change Steven from "New Customers" to "Active Customers".



**Steven**

Steven Johnes

Address: 235 E Rivo Alto Dr

City: Miami Beach

State: Florida Zip: 33139

Store Customer ID: 21

Comment:

Total Visit: 5  
Available Visit: 5

Total Purchase: 5540.00  
Available Purchase: 3540.00

Action Task Change to


New  
Active  
Recent

After the client pays for the products or services, you can move him/her manually on "Recent Customers" using the same button "Change to" and then "Recent" instance.

### **How to charge your customer**

After you pleased your customer with your services or products and your business wants to charge the client, you will need to press "Action" button on highlight dialog and add a visit and the purchase amount of money. In the same time the client's phone will beep, showing him/her the details of the transaction, and they just press yes or no and enter their pin number. You will immediately see that the number of visits increase by one and the total purchase increase with the value of last receipt.





Steven

Steven Johnes

Address: 235 E Rivo Alto Dr

City: Miami Beach

State: Florida

Zip: 33139

Store Customer ID:

Comment:

Total Visit: **5**  
Available Visit: **5**

Total Purchase: **5540.00**  
Available Purchase: **3540.00**

Action

Task

Change to

Add Visit

Add Purchase

Redeem Visit

Redeem Purchase

### Loyalty program

We prepared for you 2 ways to give bonuses to your loyal clients. We call this Loyalty Program. First one is to give bonuses after a specified number of visits and the other after your client reach a certain amount of purchases. You can choose the right one which suits best your business.

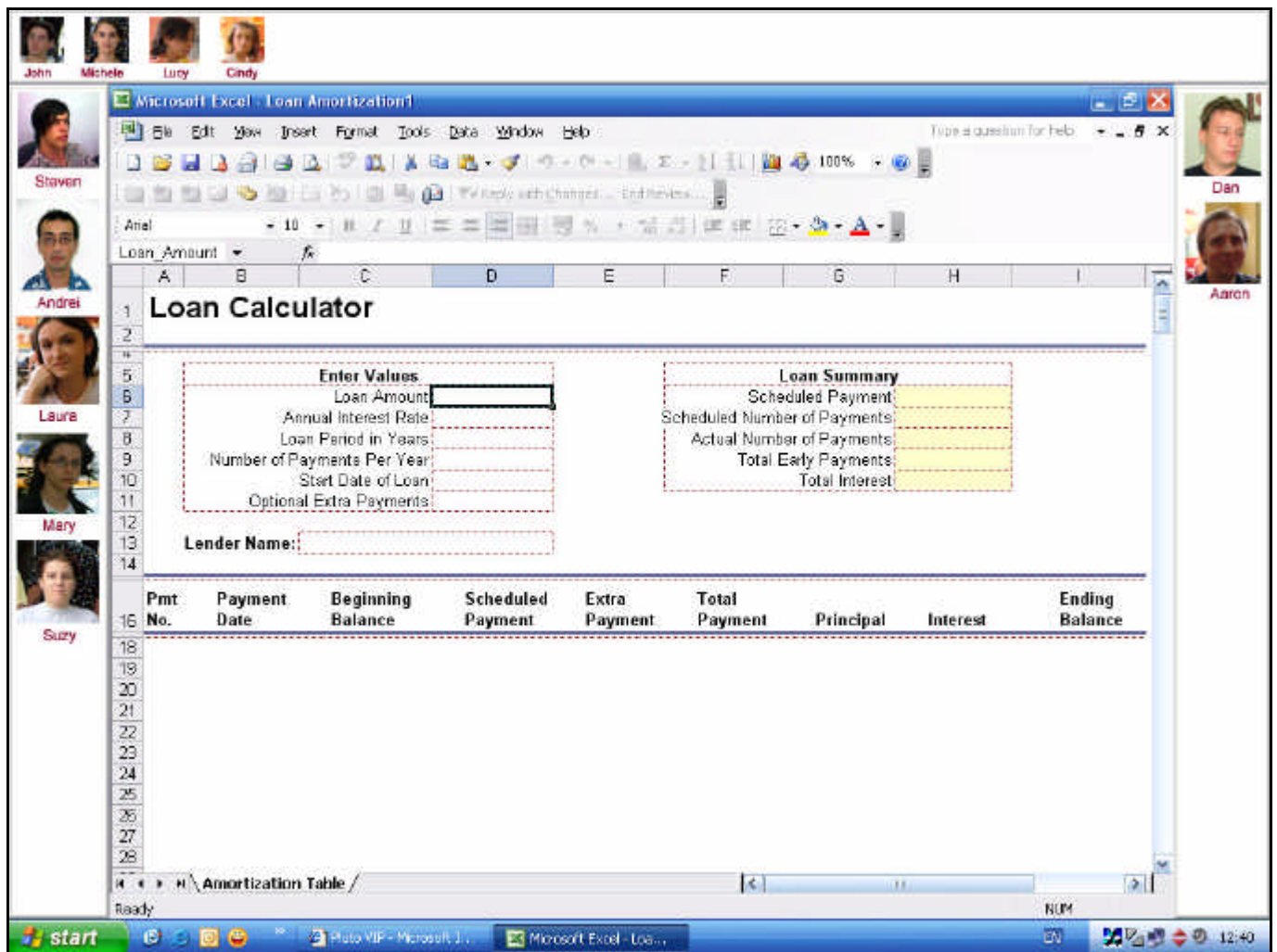
The screenshot shows a customer profile for Steven Johnes. At the top left is a small photo of a man. To the right of the photo, the name "Steven" is written in red, followed by "Steven Johnes" in black. Below the name is the address "235 E Rivo Alto Dr". Further down, the city "Miami Beach", state "Florida", and zip "33139" are listed. A "Store Customer ID" field contains the number "21". Below this is a "Comment" label and a large empty text area. At the bottom left, it shows "Total Visit: 5" and "Available Visit: 5". At the bottom right, it shows "Total Purchase: 5540.00" and "Available Purchase: 3540.00". Below these statistics are three buttons: "Action", "Task", and "Change to". The "Action" button is highlighted with a red border, and a dropdown menu is open below it, showing four options: "Add Visit", "Add Purchase", "Redeem Visit", and "Redeem Purchase". The "Redeem Visit" and "Redeem Purchase" options are also highlighted with a red border.

Field	Value
Customer Name	Steven Johnes
Address	235 E Rivo Alto Dr
City	Miami Beach
State	Florida
Zip	33139
Store Customer ID	21
Total Visit	5
Available Visit	5
Total Purchase	5540.00
Available Purchase	3540.00

So, by pressing "Action" button and then "Redeem visit" or "Redeem Purchase" you can subtract a number of visits, or subtract a purchase amount from one client, and after that you can give him/her a loyalty bonus or a present. The information is updated in an instant on highlight dialog. Here we have an example for Loyalty program. Steven has made shopping in this store about 5 times and reaches a total purchase of 5540.00\$. He has been rewarded once for a total purchase of 2000\$. After rewarding Steven you still can see his total of 5540.00\$, but now he is left with a purchase amount of 3540\$, which still can get him a present any time .

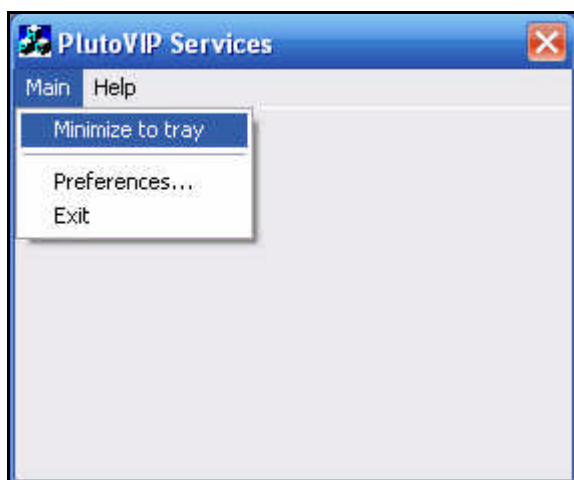
### How the application window looks with lots of customers

This is how PlutoVIP application looks like when you have lots of customers into your establishment.



## CONFIGURATION

Besides those 3 side and top bars the application has another window, which contains the preferences and help files. The application window or PlutoVIP Services window can be minimized to tray when not needed.



The preferences button has the following options: Panel Positions, Database, Internet and Multi Terminals.

The Panel position it commands the bars and can be set individually for New, Recent and Active Customers. The side positions can be to the left, right, top or bottom; and the appearance can be

set to: Always visible or Auto hide. Also here, you can set how long the thumbnails should stay in New and Recent Customers bars. The default time is set to 5 minutes but you can modify it as you needed.

The screenshot shows the 'Preferences' dialog box with the 'Panel positions' tab selected. The dialog has a blue title bar with a close button. Below the title bar are five tabs: 'Introduction', 'Panel positions', 'Database', 'Internet', and 'Multiple Terminals'. The 'Panel positions' tab contains three sections: 'New Clients', 'Active Clients', and 'Recent Clients'. Each section has an 'Appearance' group with three radio buttons: 'Always visible' (selected), 'Auto hide', and 'Invisible'. Below the appearance group is a 'Side' dropdown menu and a 'Minutes' input field. For 'New Clients', the side is 'Left' and minutes is '5'. For 'Active Clients', the side is 'Top'. For 'Recent Clients', the side is 'Right' and minutes is '5'. At the bottom are four buttons: 'OK', 'Cancel', 'Apply', and 'Help'.

Preferences

Introduction | Panel positions | Database | Internet | Multiple Terminals

New Clients:

Appearance: ☒ Always visible ☐ Auto hide ☐ Invisible

Side: Left Minutes a client is new: 5

Active Clients:

Appearance: ☒ Always visible ☐ Auto hide ☐ Invisible

Side: Top

Recent Clients:

Appearance: ☒ Always visible ☐ Auto hide ☐ Invisible

Side: Right Minutes to keep on screen: 5

OK Cancel Apply Help

The Database settings allow you to ....

The screenshot shows the 'Preferences' dialog box with the 'Database' tab selected. The dialog has a blue title bar with a close button. Below the title bar are five tabs: 'Introduction', 'Panel positions', 'Database', 'Internet', and 'Multiple Terminals'. The 'Database' tab contains a text area on the left with the question 'What other pieces of information do you want to track for each of client?'. To the right of the text area are two checkboxes: 'Copy this value to clipboard' and 'Switch to another application'. Below these checkboxes are two dropdown menus: 'Which one?' and 'What should I do with value of'. At the bottom left are three buttons: 'Add', 'Rename', and 'Remove'. At the bottom right are four buttons: 'OK', 'Cancel', 'Apply', and 'Help'.

Preferences

Introduction | Panel positions | Database | Internet | Multiple Terminals

What other pieces of information do you want to track for each of client?

☐ Copy this value to clipboard

☐ Switch to another application

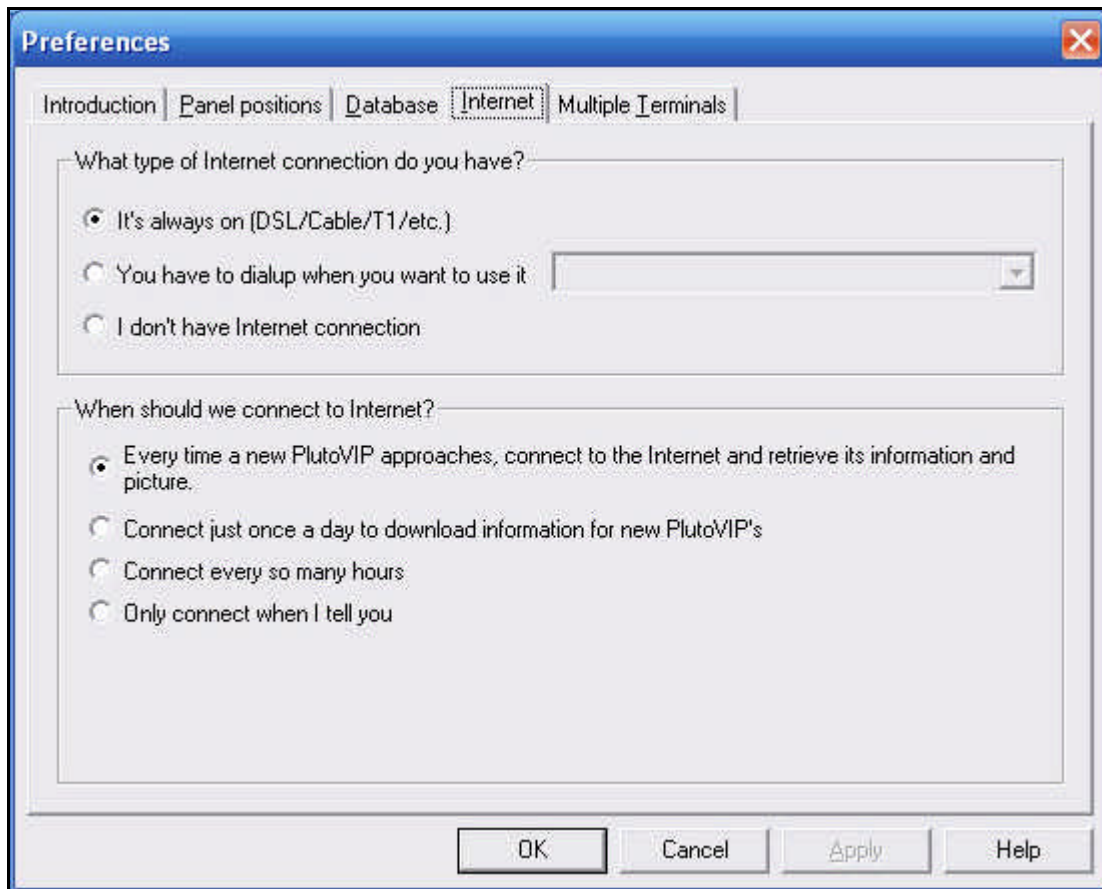
Which one?

What should I do with value of

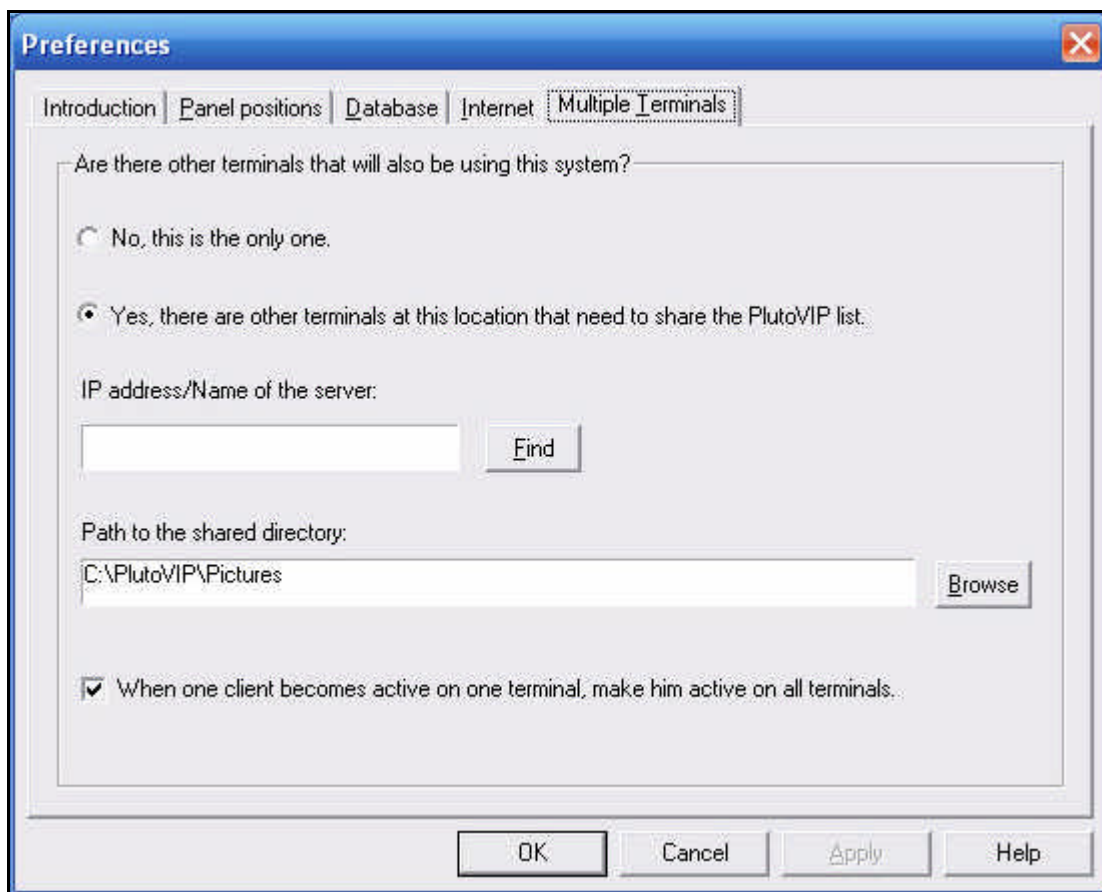
Add Rename Remove

OK Cancel Apply Help

On Internet connection tab allows you to choose the right connection which suits your location: DSL/Cable/T1; dial-up; or no Internet Connection. Also here you can set up how the application behaves when a new client is coming to your store: to connect to internet every time a new client approaches, to connect once a day to download information from the server, or when you tell. Anyway this version allows only direct connection to Internet (no dial-up). The future version will have dial-up connection also.



Multi Terminals allow you to connect other terminals who want to use this system. If you click yes, you must include the path to the shared directory. This version is working only by as a stand alone, but next versions will support networking features.



## USAGE

A business needs the free PlutoVIP software and a Bluetooth compatible cash register, or a cheap adapter that works with most existing ones. It takes about 10 minutes to setup. An individual needs a mobile phone that supports Bluetooth, a common feature. Both, business and users need to register at [plutovip.com](http://plutovip.com), which takes about 2 minutes. The customer should provide a name and a photo that they want you to see whenever you enter. They can also specify extra information for each type of business, such as clothing sizes, or their favorite drink at bars, and so on.

When customers enter your business, your cash register or computer will automatically detect the unique id that the phone transmits and can then lookup whatever information they would like to share with your business. Within 10 seconds or so, a little dialog pops up with that information. Your business can link it to your own customer number, so that you are automatically registering your customers the next time they come in.

To use the service, the customers don't have to do anything, just carry their mobile phone in their pocket or purse. In this way, your business can then provide more personal and convenient service. For example, if you have a hotel and the front desk you will immediately be alerted and shown customer reservations, so the bellhop can bring them their key before they even reach the counter.

## ACCEPTING PAYMENTS

If the client wants to be able to make payments with the mobile phone, he/she will need to store his/her credit card number on the PlutoVIP site. It is stored in a secure, encrypted database.

Nobody, not even the PlutoVIP staff, has access to it. Then, when your business wants to charge the client to pay for services, you simply click on his/her picture, and type in the amount. The client's phone will beep, showing him/her the details of the transaction, and they just press yes or no and



enter their pin number.

It's faster, easier and safer than any other payment method. The entire transaction is completely encrypted, so your business will never know customers pin number, or their payment information. If they approve the payment, then the payment gets processed like normal. PlutoVIP is not involved in the transaction and does not charge for the service. The only thing PlutoVIP does is store the credit card information in an encrypted state so the cashier never sees it.

On PlutoVIP.com web site you tell us what type of credit card processing system you have. When one of your customers wants to pay with the mobile phone, your store still charges the customer directly. It still goes through your merchant account, just like normal, and you still print the usual receipt that the customer signs. PlutoVIP does not get involved in the transaction, and does not charge anything to use the service. What PlutoVIP does is pass the credit card information to your credit card processor in such a way that the number is not stored in your register. This is really better for both your business and your customer. Of course, it makes your customers more comfortable since they do not have to worry that you might have a dishonest employee who uses their credit card number fraudulently. And it is better for you for two reasons: Firstly, you don't have the liability that someone may copy credit card numbers from your system, or that your employees may be skimming cards. Secondly, PlutoVIP verifies the identity of each member individually before they are allowed to pay with the phone, and they must enter a PIN number on their mobile phone to process the transaction. So when you take a PlutoVIP payment, you have an extra triple protection that this is a valid transaction: (1) you see the card holder's picture on your register, (2) the card holder must enter the correct PIN, and (3) PlutoVIP corporate already verified the card holder's identity.

Our ultimate goal is to substantially reduce the number of charge-backs and fraudulent transactions. This costs businesses like yours many billions each year, and directly relates to the percentage you must pay the credit card companies. Once PlutoVIP has a sufficient number of users, we will negotiate with the credit card companies a reduced rate for PlutoVIP payments since the potential for fraud is drastically reduced. This will be the catalyst that makes our recognition and payment technology a standard feature on cash registers and POS systems.