



ALT102 Terminal

SAVVY Loyalty Programs

User Manual

Release 1.4.4 (firmware ver. 2.14A)

4^h January 2005



Federal Communication Commission Interference Statement

This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to Part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio/TV technician for help.

FCC Caution: Any changes or modifications not expressly approved by the party responsible for compliance could void the user's authority to operate this equipment.

This device complies with Part 15 of the FCC Rules. Operation is subject to the following two conditions: (1) This device may not cause harmful interference, and (2) this device must accept any interference received, including interference that may cause undesired operation.



SAVVY – Getting Started User Guide

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Introduction to SAVVY Loyalty programs

(You may skip to Section 1. Powering Up; if you are already familiar with SAVVY concepts)

Many large business establishments use loyalty programs as part of their **customer relationship** building process. Commonly it is in the form of giving rewards points for accumulated purchases. Reward points may then redeem for rewards or cash and expires after certain period when unused.

SAVVY's objective is to make loyalty programs **affordable to small and medium businesses**. A SAVVY loyalty terminal is all that required to operate a simple loyalty program. Merchants have full control of their loyalty program from the shop floor. Sophisticated loyalty program capabilities are available if operates with a PC e.g. trading reports, audit trials, contest or lucky draw for most loyal customers etc.

SAVVY's distinctive capabilities - more than a shop's loyalty!

- 1) SAVVY also provides fours levels of loyalty benefits to consumers, such as Brands, Shopping Malls and SAVVY loyalty too!
- 2) A SAVVY loyalty card may be use at any participating merchants. Registration is so simple by presenting the card and a push of button. The SAVVY loyalty software can generate reports for new customers. Each card can register at up to 48 shops (and Brands/Mall combined)

The SAVVY loyalty terminal provides a choice of **3 loyalty programs** namely:

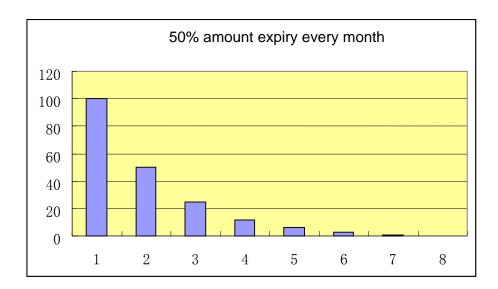
- 1) Cash Discount program
- 2) Point Redemption program
- 3) Point Accumulation program

Each of the programs has additional "Free Gift" tokens option to entice customers' patronage once a month.



SAVVY loyalty program builds on "accumulated purchases" and "when the last purchase" was made. The concept is simple:

- 1) More purchase builds to higher discount/reward.
- 2) Frequent shopping incentive (as in Cash Discount program): If subsequent purchase is within stipulated "Bonus" periods, additional discount is given.
- 3) Less frequent shopping leads to lower incentives (for all 3 programs): If subsequent purchase is made after a "Shopping Period" (set in days), certain percentage of the accumulated amount (either cash or points) expires before the cash discount is calculated or reward points added.
 - e.g. You set 50% of the accumulated amount to expire every 30 days. Graph below shows amount of 100 (either in \$ or points) expires over several months of no shopping.





1. Cash Discount Program

This provides a 2-tier incentive - Regular and Bonus Discount

Regular Discount - more spending builds to higher discount.

\$ Spend are accumulated for every purchase. Accumulated amount is compared to a discount plan for cash discount calculation. Discount plan consist of a table with 21 preset % discount levels (smallest step being 0.1%).

Levels	Accumulated	%
	Purchases - \$	Discount
1	100	0.5
2	200	1.0
21	4000	10.5

Example: Accumulated purchase between \$100 and \$200 has 0.5% discount

Bonus Discount – incentive to frequent shoppers:

If a customer shops again within set periods, additional bonus discount is given. 3 steps of Bonus discount can be set.

Levels	Shop again within ()	Bonus Discount
	days	(%)
1	7	2
2	14	1.5
3	21	1.0

Reduced discount if shopping is infrequent:

When the "shopping period" becomes less frequent, the accumulated amount is reduced by a certain set percentage for every "**Shopping Period**" (set in days).

N.B.

- 1) Range of accumulated purchase is \$1 to \$8,000
- 2) A SAVVY simulator is available to "test drive" the incentive plans Regular, Bonus and % amount expiry combined.

2. Point Redemption Program



This is the most familiar and common form of loyalty programs. \$ Spend is converted to loyalty points by a conversion factor (e.g. \$10 for one point with factor of 10). Loyalty points are accumulated for every purchase and customer may redeem for cash or goods. Range of points is 1 to 8000.

3. Point Accumulation Program – with multi-level rewards

In this program, you can set up multiple rewards (up to 21) for different accumulated point levels. Each level has a reward e.g. higher reward levels has increasing value; or you can have small rewards along the way leading to a "super reward" at the highest level. Range of points is 1 to 8000.

When accumulated point reaches the next level, the terminal displays "R" to inform the cashier a reward is due for claim. After reaching the highest reward level, reward points can be reset and the Point accumulation process can repeat again.

4. "Free Gift" tokens

Free Gift is an additional feature to the Loyalty Programs. Free gifts are intended as incentives to claim once per month. It is not link to accumulated purchases. Entitlements are recorded on SAVVY cards, up to 7 free gift tokens for each shop. Remaining Gift tokens is displayed as "f5" for 5 tokens for example.

This feature can be enabled or disabled.

Note:

- 1) Value less the \$1 are drop off before adding to the accumulated amount in the SAVVY card e.g. if purchase amount is \$50.85, it will be round down at \$50 before adding to the accumulated purchase.
- 2) Hence when viewing accumulated purchase, it will be rounded to the dollar.

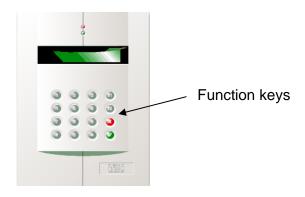


Definitions of keys and How to present a SAVVY card to the Terminal

(You may skip to Section 1. Powering Up; if you are already familiar with presenting SAVVY card; display messages and keypad operations)

IMPORTANT: Please read appendix for meaning to SAVVY terms.

<u>Definitions</u>: [f1], [f2], [X], $[\sqrt{\ }]$ are function keys on the right column of the keypad



ALT102 TERMINAL

[f1] key: 1) Enter Menu mode to View/Change settings of Loyalty program

2) In Menu mode to scroll Menu up

[f2] key: 1) login/logout/Top Up

2) In Menu mode to scroll Menu down

 $[\sqrt{\ }]$ key is to confirm operation/Menu selection

 $[\mathbf{X}]$ key to cancel operation, delete last digit or return to \mathbf{Ready} mode

NOTE: Hold this key for more than 3 seconds will reset the Terminal.

[1], [2], [3], \dots , [8], [9], [0] are numeric keys

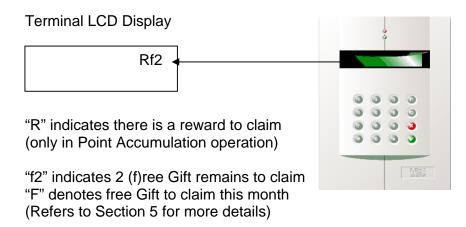
9,999.99 is the maximum entry value

[#] is for function select and SAVVY Card Status Viewing.

[*] is for Special Card Operations.

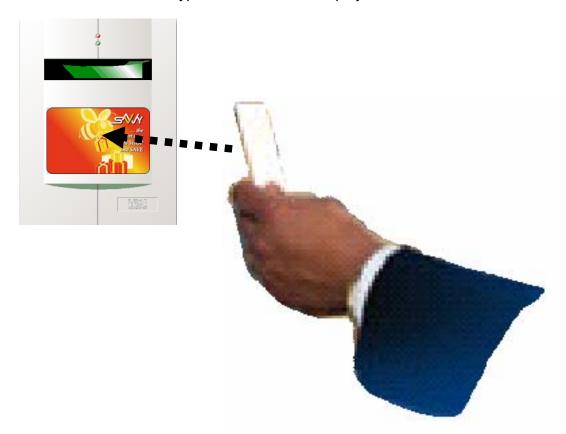


"Reward" and "Free Gift" tokens indicators



How to use a SAVVY LOYALTY CARD:

Hold card above the Keypad and watch the Display of the Terminal.



More messages will be shown upon removing the SAVVY card



1. Powering up

When the **SAVVY** Terminal is switch on,

A sequence of messages will be displayed;

an audio Beep will be heard and

it goes into a **Ready** mode for operation.

Welcome to SAVVY ALT102 ver. 2.0

Firmware version in use

Cash Discount Terminal Addr: 1

Terminal Address for PC software

Shop Code: 800 TSN is 98AB4568

Your Shop Code ID Unique Terminal Serial ID

Expiry date is 31 Dec 2004

Valid Rental time period before renewal

It is now in the operation Ready mode

31-03-2004 hh:mm Cash discount

Date & Time Loyalty Scheme in use

NOTE: Press [X] once or more times will bring you back to Ready mode.



2. Ready Mode Operation – after power up (before cashier/manager login)

a) How to Register a new customer card

If the card has not been registered, the display message shows:

New customer Register? $\sqrt{:}$ Yes

Press $[\sqrt{\ }]$ to register the customer

Card registered

Upon successful registration

b) For Customer to Check their previous or last Loyalty Amount and Purchase Date without purchase

Hold card over keypad

ID: 60E90796 f0 Cash: 150.00

Unique Card ID no. is shown f0 means no free gift token in card Accumulated cash purchase of \$150 (Amount will be reduced when period since "last purchase" is longer than the "Shopping Period")

More messages upon card removal

Last transaction on 31 Mar 2004

Last Date of your purchase

150.00 at 0.5% 200.00 at 1.0% Current discount enjoyed at 0.5% Next discount level is 1.0% at \$200 (Includes "Bonus" discount if applicable)

Last: 150.00 Cash: 150.00 Previous accumulated purchase & Current accumulated purchase (Both have same value as there is no purchase)

c) For customers to Preview discount level prior to purchase

Key purchase amount \$234.50, e.g. [2] [3] [4] [5] [0] [#] to confirm.

Place card over keypad, display will show the % discount and amount.

f0 234.50 - 3% 7.03

f0 means no free gift token in card discount is \$7.03 at 3%



384.00 at 3.0% 400.00 at 3.5% Accumulated purchase will be \$384 Next level 3.5% discount if accumulated purchase reaches \$400

Messages will scroll for few seconds until next operation or press [X] to **Ready** mode

3. Cashier or Manager login and logout

To login: press [f2] to select login/logout Menu

√:Login #:logout *: TopUp X:Cancel login Menu

press [√] to select login

Place your Card

Present Cashier/Manager Card over the keypad

a) For Cashier Operation - present Cashier's card

Cashier Card ID = 12345678

Cashier's Card ID is shown

b) For Manager Operation – present Manager's card

Manager Card ID = 12345678

Manager's Card ID is shown

To logout: press [f2] to select login/logout Menu

√:Login #:logout *: TopUp X:Cancel

press [#] to select logout

Logout success

following messages show summaries

Amt = 671.00Dis = 7.50

Total purchase amount Total discount given

- Cash = 0.00+ Cash = 671.00 Total of purchase reversed Total of Cash value add to SAVVY cards

- Free = 6

+ Free = 0



Total of Gifts claimed Total of Gifts added to SAVVY cards

Press [X] to exit to **READY** mode

NOTE:

- 1) Always logout when not in use for extended period
- In Point Redemption/Accumulation schemes, displays show Points instead of Cash.

4. Change Loyalty Schemes (Manager login)

NOTE: login with Manager Card to access this function (Start from **Ready** mode, otherwise press [X] to **READY** mode)

Press [f1] to enter Menu

View expiry date TSN/Shop code

Press [f2] to scroll down to "View/Change parameter" Menu

View/Change parameter

Press [√] to enter View/Change Menu

View/Change date Login record

Press [f1] [f1] (three times) to scroll up to "Loyalty Program" Menu:

View/Change Loyalty program

Press $[\sqrt{\ }]$ to enter this scheme change function

Loyalty program = Cash Discount

Shows current Cash Discount scheme

Press [√] to scroll next to Point Accumulate scheme

Loyalty program = Point Accum.

Press $[\sqrt{\ }]$ to scroll to next Point Redemption scheme

Loyalty program = Point Redemp.



Once you scroll to the chosen loyalty scheme Press [X] three times to return to **Ready** mode (or wait a few seconds to time out)

IMPORTANT: Manager must not forget to logout after use

5. Gift Token Loyalty Scheme Operation

a) Add Gift Token to SAVVY card (Manager login only)

Note: Up to 7 Gift tokens can be registered on card

Example: Add 5 gifts to SAVVY card

Press [#] [6]

Add free gift ? Add free gift mode

Press [5] $[\sqrt{\ }]$ and place card over keypad

Old free = 0 5 free gift added New free = 5

Press [X] to return to Ready mode

NOTE: Alternately if customer wants to claim a gift on same day of gift token purchase, shop can subtract one free gift and enter only 4 gift tokens.



b) Redeem Gift token from SAVVY Card (Cashier/Manager login)

Press [#] [5]

Press $\sqrt{}$ to Claim free gift

and place card over keypad

No claim this month

This message may appear if gift is claimed or purchase has been made before Gift claim during the month

Allow claim anyway? √: Yes

Allows claim if Always Claim Mode is ON

Press [√] to continue with Gift claim

Old free = 5 New free = 4

Press [X] to return to Ready mode

6. Cash Discount Program operations (Cashier/Manager login)

Login with Cashier/Manager Card to perform the following:

a) Give Customer Cash Discount

Example: Purchase amount of \$300.35

Press [3] [0] [0] [3] [5] [√]

f4 300.35 - 3.5% 10.51 4 Gift tokens remains, purchase \$300.35 with 3.5% discount amount of \$10.51

450.00 at 3.5% 600.00 at 4.0% accumulated amount \$450 next discount level of 4.0% at \$600

Display messages will scroll until $\left[\mathbf{X} \right]$ is press or perform other operation



b) Reverse or Deduct Cash amount from SAVVY card

This is to reverse Loyalty purchase in case of entry error

Example: Reverse purchase amount of \$300.00

Press [#] [3]

Deduct cash ?

Deduct Cash mode

Press [3] [0] [0] [√] and place card over keypad

Old = 450.00New = 150.00 Cash amount in Card New Cash amount in Card

Press [X] to return to **Ready** mode or you may perform other operation e.g. another customer purchase

7. Point Accumulation Program operations (Cashier/Manager login)

(Follow Section 4 to Change to Point Accumulation Program)

a) Give Customer Points on purchase

Note: Example below has "\$1 to one Point" setting (i.e. \$Spend to Point conversion factor of 1)

Purchase amount of \$150.35 Press [1] [5] [0] [3] [5] $[\sqrt{ }]$

Rf4 150.35 New point : 300 Old point: 150 New point: 300 "R" indicates there is a reward to claim and "f4" means 4 free gift tokens remain

Press [X] to return to Ready mode

b) View and Claim Reward

Press [#] [4] and place card over keypad

View Reward
Place your card
Reward level 2
Claim reward ?

Level 2 is reward level set at row 2 of Accumulate Point table



Press [√] to register reward claimed

Reward claimed!
Reward level 2

Press [X] to return to Ready mode

c) Reverse Entry or Deduct Points after max. reward level

Example: Card has 8,000 points. Deduct 8,000 points to start again Press [#] [3]

Deduct point ?

Press [8] [0] [0] [0] [√] and place SAVVY card over keypad

Old point = 8000 New point = 0

Press [X] to return to Ready mode

8. <u>Point Redemption Program operations (Cashier/Manager login)</u>

(Follow Section 4 to Change to Point Redemption Program)

a) Give customer Loyalty Points on Purchase

Note: Example below has "\$1 to one Point" setting (i.e. \$Spend to Point conversion factor of 1) Purchase amount of \$300.35

Press [3] [0] [0] [3] [5] [√]

f0 300.35 New point : 300 "last purchase date" will also be updated

Old point: 0 New point: 300

Press [X] to return to Ready mode

b) Redeem or Reverse Entry of Points from SAVVY card

(Applicable to reverse an entry error)

Example: To redeem 300 points

Press [#] [3]

Deduct point ?



Press [3] [0] [0] [√] and place SAVVY card over keypad

Old point = 300 New point = 0

Press [X] to return to Ready mode

9. Change "Cash Discount Plan" (with Manager login)

(Note: Follow Section 4 to select Cash Discount Program)

There are 3 groups of settings:

- 1) Regular Discount Plan
- 2) Bonus Discount Plan (encourage frequent shoppers)
- 3) "% to expire" for each defined "shopping period" (to reduce accumulated amount for long period of no shopping)

Regular Discount: There are 21 levels for Accumulated purchases and % Discount.

Levels	Accumulated	%
	Purchases - \$	Discount
1	100	0.5
2	200	1.0
3	400	1.5
4	600	2.0
5	1600	2.5
	•••	
20	3600	10.0
21	4000	10.5

Steps need not be equal. As shown in above example, you can have \$200 step for lower levels and \$400 step at higher levels. Terminal default setting is \$200 per step.

Note: Smallest % Discount is 0.1% and steps need not be equal. Default setting is 0.5% per step.

a) Change the "Regular Discount and % Discount Plan"

Starting from **Ready** mode: (otherwise press [X] to **Ready** mode)

Press [f1] [f2] [√] to enter "View/Change" Menu

View/Change Login record

Press [f2] [√] to enter" View/Change - Discount Plan" Menu

Discount level 1 100.00 0.5 Level 1 is for 0.5% discount for \$100 and more in accumulated purchases



Press $\lceil \sqrt{\rceil}$ to make changes; $\lceil X \rceil$ when finish

Press [f1] to scroll up; [f2] to scroll down to different levels to make further changes

b) Change "Bonus Discount Plan"

There are 3 Bonus levels that can be set Go to "View/Change – Bonus disc plan" Menu Press $[\sqrt]$ to and another $[\sqrt]$ to edit;

Bonus level 1 7 2.0

Shop again within 7 days will have 2% additional Bonus discount

Enter new setting and [X] when finish

Press [f1] and [f2] will scroll to other levels to make further changes

c) Change "Shopping Period"

Go to "View/Change – Shopping period" Menu Press $[\sqrt{\ }]$ to view

Shopping period = 30

Set to 30 days

E.g. Change to 35 days; Press [√] [3] [5]

Shopping period ? 35



Press [√] to confirm new "Shopping period"

Press [X] to exit

d) Change "% Cash to expire"

Go to "View/Change – % cash to expire" Menu Press [√] to view

% to expire for each shopping period

E.g. To change to 20%; Press [√] [2] [0]

Press [√] again to confirm change

Press [X] to exit

10. Change "Points Accumulation Plan" (with Manager login)

(Note: Follow Section 4 to select Cash Discount Program)

There are 2 groups of settings:

- 1) Accumulation Point table (21 levels)
- 2) "% Points to expire" for each defined "shopping period" (to reduce accumulated amount for long period of no shopping)

There are 21 reward levels for Accumulated points

Levels	Accumulated Point
1	100
2	200
3	400
4	600
5	1600
20	3600
21	4000

Steps need not be equal. As shown in above example, you can have 200 point step for lower levels and 400 point step at higher levels. Terminal default setting is 200 point per step.



a) Change the Point Accumulation Plan

Starting from **Ready** mode: (otherwise press [X] to **Ready** mode)

Press [f1] [f2] [√] to enter "View/Change" Menu

View/Change Login record

Press [f2] [√] to enter "View/Change – Reward Plan" Menu

Reward level 1 100

Level 1 reward is at 100 points

Example: Change to 150 points for Reward level 1

Press $\lceil \sqrt{\rceil}$, cursor blinks to await new entry

Press [1] [5] [0] $\lfloor \sqrt{\rfloor}$ Press [X] to continue

Press [f1] to scroll up; [f2] to scroll down to different levels to make changes

Press $[\sqrt{}]$ to edit; [X] to exit

b) Change "Shopping Period"

Go to "View/Change – Shopping period" Menu Press [√] to view

Shopping period = 30

Press $\lceil \sqrt{\rceil} \rceil$ [3] [5] to make changes; e.g. 35 days

Shopping period ? 35

Press [√] to confirm new "Shopping period"

Shopping period = 35

Press [X] to exit

c) Change "% Point to expire"

Go to "View/Change – % pts to expire" Menu Press [√] to view

% pts to expire = 50



E.g. Change to 20%; Press [√] [2] [0]

% pts to expire ? 20

Press [√] again to confirm change

% pts to expire = 20

Press [X] to exit

d) Change "\$Spend to Point" conversion factor

Go to "View/Change – \$Spend to point" Menu Press $[\sqrt{\ }]$ to view

\$Spend to point = 1

This is for \$1 to one point

E.g. Change to \$10 to one point; Press $[\sqrt{\ }]$ [1] [0]

% pts to expire ? 10

Press [√] again to confirm change

% pts to expire = 10

Press [X] to exit



11. Miscellaneous Operations

a) Change "Calendar/Clock" settings (Manager Login)

Starting from **Ready** mode (with Manager login); Press [f1] (to enter Menu); [f1] [f1] (2 more times to Change Clock Menu); and $\lceil \sqrt{\rceil}$ to confirm

YYMMDDWWhhmmss ?

Enter new date, time and $[\sqrt{\ }]$ to confirm

YY is year (04.. 99)
MM is month (01...12)
DD is date (01...31)
WW is day of week (01...07)
hh is hour (01... 23)
mm is min (00... 59)
ss is sec (00... 59)

Press [X] to return to Ready mode

b) De-register a SAVVY card from Shop (Cashier/Manager login)

Starting from **Ready** mode; Press [f1] (to enter Menu); [f1] [f1] [f1] (3 more times to Delete Shop Menu); and $\lceil \sqrt{\rceil}$ to confirm

Delete shop Code Place Your Card

Delete shop Code success

Press √ to Delete shop Code

Press $\sqrt{}$ to deregister another card

Press [X] to return to Ready mode



c) View Transaction Records (Cashier/Manager login)

Starting from **Ready** mode; Press [f1] (to enter Menu); [f2] [f2] to scroll down to

View transaction record

Press $\lceil \sqrt{\rceil}$ to view details Use $\lceil f1 \rceil$ and $\lceil f2 \rceil$ to scroll through 20 transaction records Press $\lceil \sqrt{\rceil}$ to select individual record for viewing Subsequent $\lceil \sqrt{\rceil}$ scroll through record details

Press [X] to return to Ready mode



<u>Appendix – Terminal operation settings</u>

Login with Cashier/Manager Card allow access to Menus by pressing f1.

Cashier can view settings only. Manager login required to change settings

1. Menu Operations

Pressing [f1] will scroll up through Menus 1 to 6 below. Pressing [f2] scrolls down in reverse order.

Press [X] to exit and return to Ready mode

Press to $[\sqrt{\ }]$ select function or confirm selection

1. View expiry date / TSN / Shop Code

View the terminal expires dates, Terminal Serial Number and Shop Code.

TSN: F919973E 65000 31 DEC 04

2. Terminal add

Terminal address setting is for communication with PC software. One PC can communicate with up to 16 Terminals. Address range is 1 to 16.

3. Change Clock

This is to set date and time

4. Delete shop code

This is to de-register a SAVVY card for the shop

5. View transaction record

This is to view last 20 transactions at the Terminal

6. Parameters

This is to change Loyalty Program parameters

Press $[\sqrt{\ }]$ will enter next level Menu to view/change operating parameters (see next section).

2. View/Change Loyalty Program Parameters

Pressing [f2] will scroll down through Menus 1 to 12 below. Pressing [f1] scrolls up in reverse order.

Press [X] [X] (twice) to exit and return to Ready mode

Press to $\lceil \sqrt{\rceil}$ select function or confirm selection

1) Login record

This is to view the most recent 20 login/logout records.

2) Discount Plan



The Loyalty terminal uses the new accumulated point to look up the discount percentage to compute discount. It consists of 21 steps of table for \$ Spend peg to a discount level. Each discount % can be as small as 0.1%.

3) Bonus Discount Plan

This has 3 additional discount level incentives to reward regular shoppers.

4) Free gift mode

Feature to attract customers visit every month.

5) Maximum Cash

If the new accumulate purchase exceeds the set "maximum cash", the new accumulated purchase will be set at this amount. Maximum value is 8000.

6) Shopping Period

This is period (in days) set to "expire" a certain % of accumulated purchase when next purchase is made after the "Shopping period". The last accumulated purchase will be reduced by a set "% cash to expire" before adding new purchase for discount calculation

7) % Cash to expire

This is set in conjunction to "Shopping period" above.

Formula for calculation: Last accumulate cash x (100 - % to expire) ^ ((Present date - last purchase date) / "Shopping period")

The same applies to Point Redemption and Accumulation Program

8) Scroll time

This is to set message display time (in seconds) before scrolling to next message.

9) Event no

This shows the number of transaction events stored. This is cleared when events are sent to PC or by manager.



10) Loyalty Program

This is change to other Loyalty Program – Point Redemption and Point Accumulation. Operation under these programs has a setting:

\$ Spend to Point (conversion factor)

This is conversion factor for converting purchase \$ to points. Default setting is \$1 to 1 point.

11) Maximum key in amount

This the maximum entry allowed for single transaction entry, useful to prevent extra "0" digit entry error.

12) Claim free gift

This is to allow "monthly" or "always" gift claim.

Monthly – allows monthly claim. The terminal checks on "last purchase date" on SAVVY card to decide if gift can be claimed for the month.

- Note 1) When gift tokens are just added to card, immediate claim is disallowed
 - 2) If there is prior transaction within the month, gift claim is disallowed

3. Other Terminal parameters set via PC software

1) Transaction logging

This is to enable/disable transaction reporting to PC.

2) LCD back light normal

This is LCD back light level when terminal is in standby.

Value range – 0 to 50

3) LCD back light active

This is LCD back light level during terminal operations.

Value range – 0 to 100

4) Claim free gift

Always – allows claims anytime (default setting)

5) Terminal Mute

Terminal "beep" is muted during key press; will still "beeps" when a SAVVY card is presented.