IGA Point-of-Sale

Vendor Landscape Position Paper

A Comparative Guide for IGA Licensees

July 2026 | Based on Vendor RFI Responses & Live Demonstrations

Toast	**ECRS (CATAPULT®)**	**Vori**
CresLane (FlexRetail / ITRetail)	**LOC Software**	**DUMAC RORC ShopHero**
NCR Encor	**Toshiba (ELERA)**	

Confidential - Prepared for IGA Licensees Only | October 2026

IGA Corporate does not endorse or recommend any specific vendor.

IMPORTANT NOTICE

Read before using this guide

- This white paper was prepared by IGA Corporate for the sole purpose of educating IGA licensees about the current landscape of Point-of-Sale solutions available to independent grocers.
- IGA Corporate is not selecting, purchasing, endorsing, or recommending any specific POS system. This document does not constitute a competitive bid, a vendor selection process, or an endorsement of any kind.
- All information contained herein is sourced directly from vendor-submitted RFI responses and live demonstration sessions conducted in July of 2026 and verified before publication in October 2026. Vendor responses have been reproduced faithfully and have not been independently verified by IGA Corporate.
- IGA licensees are encouraged to conduct their own due diligence, request direct pricing, and evaluate vendors against their specific operational requirements before making any purchasing decision.
- IGA Corporate does not accept liability for decisions made based on the information contained in this document.

Table of Contents

1. **Executive Summary**
2. **How to Use This Guide**
3. **At-a-Glance Comparison Scorecard**
4. **Vendor Profiles**
   - Toast
   - ECRS (CATAPULT®)
   - Vori
   - CresLane / FlexRetail (IT Retail)
   - LOC Software
   - DUMAC RORC ShopHero
   - NCR Encor
   - Toshiba Global Commerce Solutions (ELERA)
5. **Topic-by-Topic Comparison**
   - POS Architecture & Deployment
   - Grocery-Specific Capabilities
   - Payment & Tender Support
   - Integrations & Ecosystem
   - Loyalty, Promotions & Retail Media
   - Reporting & Analytics
   - Support Model
   - Pricing Philosophy
6. **Fit by Store Size**
7. **Key Questions to Ask Any Vendor**

1. Executive Summary

In the summer of 2026, IGA Corporate conducted a structured Point-of-Sale Request for Information (RFI) process, followed by live vendor demonstrations, to give IGA licensees a clear, fact-based picture of the technology options available in the independent grocery market.

Eight vendors participated in this process

Toast, ECRS (CATAPULT®), Vori, CresLane / FlexRetail, LOC Software, DUMAC RORC ShopHero, NCR Encor, and Toshiba Global Commerce Solutions (ELERA).

Each vendor completed a standardized RFI covering company background, POS architecture, front-end capabilities, back office, integrations, loyalty, reporting, support, pricing, and security.

Vendor Demonstration Process

- Following the written RFI submissions, IGA Corporate invited each participating vendor to deliver a live product demonstration to a review committee comprised of IGA Corporate staff and independent retailer members of IGA's National Retail Advisory Board (NRAB).
- The NRAB is composed of experienced independent grocery operators from across the IGA licensee network who bring direct, real-world perspective on store operations, technology needs, and the day-to-day challenges facing independent grocers.
- Each vendor was given dedicated time to walk through their platform's core capabilities, and committee members had the opportunity to ask questions and observe the systems in action.
- The written RFI responses and live demonstration sessions together form the basis of the information presented in this white paper.

The Market Landscape

The vendor landscape for independent grocery POS has never been more varied. The market spans legacy on-premise platforms with decades of grocery-specific depth, modern cloud-native systems built for simplicity and rapid deployment, enterprise platforms with global scale, and emerging AI-native operating systems designed specifically for independent operators.

Key themes that emerged from this process

Seven themes to carry into vendor evaluation

- Most vendors now support hybrid offline operation — stores can keep ringing even when the internet is down.
- EBT/SNAP is universally supported. WIC/eWIC support varies significantly; several vendors are targeting 2027 for full eWIC certification.
- The gap between legacy on-premise platforms and modern cloud-native systems is widening — each has distinct advantages depending on store size and IT capability.
- Integration ecosystems vary widely. Vendors with grocery-native roots (ECRS, LOC, NCR Encor, DUMAC RORC ShopHero) tend to have deeper grocery-specific integrations; newer platforms (Toast, Vori, CresLane) offer more modern API-first architectures.
- Pricing models are shifting from perpetual licenses toward subscription-based SaaS, though several vendors still offer both.
- Support models range from fully direct (no VAR intermediary) to fully VAR-driven. For independent grocers with limited IT resources, the support model may be as important as the software itself.
- AI and automation are entering the grocery POS space — from AI-assisted pricing and inventory to computer vision loss prevention.

2. How to Use This Guide

This white paper is organized in three layers designed for readers at different levels of technical familiarity:

At-a-Glance Scorecard (Section 3)	A single-page comparison table covering the most critical decision criteria across all eight vendors. Start here for a quick read.
Vendor Profiles (Section 4)	A structured one-page summary for each vendor covering company background, platform overview, key capabilities, pricing philosophy, support model, and best-fit scenario. Written for both store operators and technically-minded readers.
Topic-by-Topic Comparison (Section 5)	Deep-dive tables comparing vendors across specific capability areas. Useful when evaluating vendors against a specific operational requirement.
Fit by Store Size (Section 6)	A guide to which vendors are best positioned for single-store operators, small chains, mid-size operators, and enterprise organizations.
Questions to Ask (Section 7)	A list of recommended questions to bring to any vendor demonstration or sales conversation.

Source and due-diligence reminder

All information in this document reflects vendor-submitted RFI responses and demonstration sessions completed in July 2026. IGA Corporate has not independently verified vendor claims. Readers should conduct their own due diligence.

3. At-a-Glance Comparison Scorecard

The following table summarizes key criteria across all eight vendors based on their RFI responses. ✓ = Yes / Supported | ■ = Partial or On Roadmap | ✗ = Not Supported / Not Provided

> **How this redesign presents the scorecard**
>
> For readability, the original scorecard criteria are shown in three views. The criteria and vendor responses are unchanged.

3A. Core Platform & Store Operations

✓ = Yes / Supported | ■ = Partial or On Roadmap | ✗ = Not Supported / Not Provided

Criteria	Toast	ECRS	Vori	CresLane	LOC	DUMAC RORC ShopHero	NCR Encor	Toshiba
Grocery-Specific Focus	✓	✓	✓	✓	✓	✓	✓	✓
Cloud / SaaS Deployment	✓	■	✓	✓	✓	■	■	✓
On-Premise / Hybrid Option	✓	✓	■	✓	✓	✓	✓	✓
Offline Operation	✓	✓	✓	✓	✓	✓	✓	✓
Traditional Lane Support	✓	✓	✓	✓	✓	✓	✓	✓
Self-Checkout (SCO)	✓	✓	■	✓	✓	✓	✓	✓
Mobile / Line-Busting	✓	✓	■	✓	✓	✓	✓	✓
Prepared Foods / KDS	✓	✓	■	✓	■	✓	■	✓

■ *Partial / On Roadmap indicates the capability exists in a limited form or is committed to the vendor's near-term roadmap. Readers should confirm current status directly with vendors before making decisions.*

3B. Grocery Programs, Loyalty & Commerce

✓ = Yes / Supported | ■ = Partial or On Roadmap | ✗ = Not Supported / Not Provided

Criteria	Toast	ECRS	Vori	CresLane	LOC	DUMAC RORC ShopHero	NCR Encor	Toshiba
EBT / SNAP	✓	✓	✓	✓	✓	✓	✓	✓
WIC / eWIC	WIC Q1 2027 eWIC – Under Evaluation	✓	✓	✓	✓	✓	✓	✓
Healthy Benefits Cards	✗	✓ S3, InComm, FIS, Nations Benefits	✓	✓	✓	✓	✓	✓
SNAP Online	■	✓ Including Snap While You Shop	■	✓	✓	■	✓	✓
Double Up Food Bucks	■	✓	✓	✓	✓	✓	✓	✓
Round Up for Charity	✓	✓	✗	✓	✓	✓	✓	✓
Native Loyalty Module	✓	✓	✓	✓	✓	✓	✓	✓
Native eCommerce Module	✓	✓	✓	✓	✓	✓	✓	✓
Digital Coupons	■	✓	✓	✓	✓	✓	✓	✓
Digital Shelf Tags (ESL)	✓	✓	✓	✓	■	✓	✓	■
Retail Media Capabilities	✗	✓	■	✓	■ (integration with providers but no native solutions)	✓	✓	✓

■ *Partial / On Roadmap indicates the capability exists in a limited form or is committed to the vendor's near-term roadmap. Readers should confirm current status directly with vendors before making decisions.*

3C. Ecosystem, Support, Commercial & Security

✓ = Yes / Supported | ■ = Partial or On Roadmap | ✗ = Not Supported / Not Provided

Criteria	Toast	ECRS	Vori	CresLane	LOC	DUMAC RORC ShopHero	NCR Encor	Toshiba
Open API / Integration	✓	✓	✓	✓	✓	✓	✓	✓
VAR / Reseller Channel	✗	■	✗	✓	✓	■	✓	✓
Direct Support Available	✓	✓	✓	✓	Dependent on size of retailer	✓	✗	✓
24/7 Support	✓	✓	■	✓	✓	✓	✓	✓
Hardware Agnostic	✗	✓	✗	✓	✓	✓	■	✓
Published Starting Price	✓	✓	✓	✓	✗	✗	✗	✗
Software Upgrades Included	✓	✓	✓	✓	■	■	✓	✓
AI / Advanced Analytics	■	✓	✓	✓	■	✓	✓	✓
Centralized Pricing Capability	✓	✓	✗	✓	✓	✓	✓	✓
Security: PCI DSS Compliant	✓	✓	■	✓	✓	✓	✓	✓
Security: SOC 2	✓	✓	■	✓	✓	■	■	■

■ *Partial / On Roadmap indicates the capability exists in a limited form or is committed to the vendor's near-term roadmap. Readers should confirm current status directly with vendors before making decisions.*

4. Vendor Profiles

The following pages provide a structured one-page profile for each of the eight vendors who participated in the IGA POS RFI process. Profiles are presented in the order they were received and are based entirely on vendor-submitted responses.

> **Profile structure**
>
> Each profile is reorganized into two easier-to-scan pages: platform and capabilities first, then ecosystem, pricing, support, and fit considerations. All original vendor-provided facts are retained.

Toast

Cloud-native POS platform expanding from restaurant into grocery — NYSE: TOST, founded 2012, Boston MA

PLATFORM & CAPABILITIES

Company Overview

- Publicly traded (NYSE: TOST)
- Founded 2012, headquartered Boston MA
- Grocery is a fast-growing segment
- Direct sales model — no VAR/reseller
- 171,000+ total locations (multi-industry)
- Contact: Chris Vollmer, chris.vollmer@toasttab.com

Platform Overview

- Cloud-first, hybrid edge architecture (AWS)
- Local lane processing for offline resilience
- Automatic updates — no retailer action required
- No hard end-of-life; continuously updated SaaS
- Proprietary hardware (Terminal, Flex, Go, Kiosk, PLU keypad)
- NTEP certified scale compatibility
- Self-checkout: attended, semi-attended, and fully unattended (in development, on track for early 2027)
- Mobile / line-busting via Toast Go handheld

Key Capabilities

- Native KDS and made-to-order workflows for deli/foodservice
- Native loyalty (Toast Loyalty) + Paytronix, Punchh, Thanx, Spendgo
- Native online ordering; Instacart and Uber Eats (2026), expanding DoorDash in 2027
- EBT/SNAP fully supported; WIC targeted for 2027
- Apple Pay, Google Pay, contactless NFC
- Note: Toast does not accept checks as a payment tender
- Round Up for Charity — native, no extra cost
- Digital shelf tags: Vusion, Digi America, Solum
- AI-powered Invoice Scanning and Smart Scan for receiving
- Real-time reporting via web portal and mobile app
- 24/7/365 direct support with specialized grocery retail care team

Toast

Ecosystem, pricing, support and fit

Notable Integrations

- Loyalty: Paytronix, Punchh, Thanx, Spendgo
- eCommerce: Instacart, UberEats, DoorDash (expanding)
- ESL: Vusion, Digi America, Solum
- Solink (video + transaction data)
- 200+ partners via Toast Partner Connect ($25/month)
- Digital coupons: scoping (likely delivery H1 2027)
- Healthy benefits cards: not currently supported

Pricing Model

- Transparent modular SaaS pricing
- Starter plan: $90/month for retail basics; hardware from ~$499/terminal
- Mid-market: $100–$300/month per location
- Enterprise: custom pricing with volume discounts
- Hardware: one-time purchase or financing available

Support Model

- 24/7/365 direct support via phone, email, in-app chat
- Specialized grocery retail care team for IGA members
- Tier 1 / 2 / 3 escalation structure
- Critical issues: response within 1 hour, resolution within 4 hours
- Toast University self-paced online training
- Typical cashier training: 4–8 hours; manager: 8–16 hours

Best Fit For

- Single-store and small chain (1–15 stores) independents
- Stores with active deli, prepared foods, café, or foodservice
- Operators wanting a simple all-in-one cloud platform
- Stores prioritizing ease of use and low IT overhead
- Operators wanting native loyalty and online ordering on one platform

May Not Be Ideal For

- Very large format superstores (100,000+ sq ft)
- Operators requiring 100% on-premise deployment
- Stores needing WIC/eWIC today (targeted 2027)
- Retailers requiring extensive legacy back-office integrations
- Enterprise (50+ stores) — not a current core focus

ECRS (CATAPULT®)

Family-owned, privately held, grocery-native POS platform with 37 years of experience — built to last, not to exit

PLATFORM & CAPABILITIES

Company Overview

- 37 years, multi-generational company (founded 1989)
- Privately held, family-owned (Catoe family)
- Boone, North Carolina headquarters, national presence
- Grocery accounts for 73% of annual sales
- Ranked #1 grocery retail POS provider for 11 consecutive years (RIS Leaderboard)
- Over 2,000 independent grocery locations supported across US, Canada, and the Caribbean
- 1,200+ banners, 4,500+ stores, 98% customer retention
- Primarily a direct sales and support model; limited approved resellers and wholesaler enablers
- Self-funded, debt-free, no private equity

Platform Overview

- Hybrid, modular architecture — local transaction processing + centralized HQ
- Comprehensive API endpoint library to plug-and-play with varying store configurations
- Unified Transaction Logic® — single engine for all lane types
- Offline-resilient POS operation during connectivity interruptions. Retains pricing and scheduled price changes locally
- Open hardware + proprietary ECRS hardware line (Freedom Panel, QuickCheck SCO, AutoScale Max)
- Traditional, SCO (ECRS QuickCheck + 3rd party), and mobile Accelerated Checkout
- Current and one version back supported (continuous upgrade model)
- Software upgrades included in annual Support & Maintenance

Key Capabilities

- Prepared foods: MTO, kitchen printing, kiosk ordering, online fulfillment, AutoScale®, reciProfity
- All 50 states - EBT, eWIC, SNAP Online, directly integrated to all major health benefit OTC card providers
- Double Up Food Bucks via Loyalty Points functionality
- 300+ out-of-the-box reports at store and enterprise levels
- CATAPULT Cognition® cloud data warehouse - advanced business-intelligence platform includes conversational AI interface
- AI-enabled loss-prevention capabilities - Produce recognition, scan avoidance, and bottom-of-basket detection
- Native gift cards; Cognition Artemis personalization; DemandFill 3.0 AI-driven inventory/purchasing
- ECRS Gateway™ EDI solution - 110+ supplier connections and integrations
- ECRS WebCart native eCommerce with SNAP Online
- SOC 2 Type 1 and Type 2 audit reports; PCI-validated P2Pe payment integrations; annual PCI DSS assessment; ISC2 CISSP, and QIR certified personnel

ECRS (CATAPULT®)

Ecosystem, pricing, support and fit

Notable Integrations*

- Loyalty: LoyaltyLane, Midax, NCR AMS-Logix, PDI Excentus, Inmar, Text-Em-All SMS
- Digital coupons: Inmar, Birdzi, AppCard, Generic Coupon API
- eCommerce: CATAPULT WebCart (native), Instacart, DoorDash, ShipStation
- Payments: Fiserv, Datacap, Shift 4, Atrium Campus
- Healthy benefits: Solutran (S3), InComm OTC, FIS Filtered Spend, Nations Benefits
- ESL: via CATAPULT Passport API (bidirectional, ESL-agnostic)
- ERP: Microsoft Dynamics, QuickBooks, Sage
- Pharmacy: PioneerRx, QS/1, PrimeRx, McKesson, Rx30, Cerner
- Integration methods vary by partner. May include native functionality, ECRS-supported connectors, CATAPULT APIs, EDI, file-based exchange, or partner-developed integrations. ECRS has seen successful integration with most heavily adopted grocery solutions

Pricing Model

- License-based: one-time software license + annual support/maintenance
- One-time software license plus ongoing support and maintenance. Terms vary by licensed products, services, and third-party agreements. No hidden transaction-processing fees
- Primary cost drivers: stores, lanes, and licensed modules
- Starting at $30,000+ for a single-store system
- Support/maintenance: monthly or annual per retailer preference

Support Model

- 8am–8pm ET Mon–Fri standard support; 24/7/365 emergency coverage
- Primary support center in Boone, NC; distributed remote technicians nationwide, national onsite support capabilities
- Direct ECRS contact via myECRS portal, phone, or email
- Showstopper / High / Medium / Low SLA priority tiers
- ECRS Gold Hardware: next-day replacement program
- Ignite annual customer conference; Online Learning Center (OLC), comprehensive AI-powered online product documentation

Best Fit For

- Independent and regional grocery chains of all sizes
- Stores needing a variety of department functionality (pharmacy, prepared foods, fuel, QSR)
- Stores that manage complex transactions and dynamic promotions
- Operators valuing operational reliability and long-term vendor stability
- Retailers with lean IT teams who need enterprise-grade grocery capabilities
- Stores processing high transaction volumes requiring proven resilience

May Not Be Ideal For

- Retailers seeking a cloud-only, fully outsourced transaction model
- Soft goods or full-service restaurants
- Operators seeking a bespoke, highly customized POS for non-grocery workflows

Vori

AI-native, all-in-one operating system for independent grocery — venture-backed, 100% grocery-focused

PLATFORM & CAPABILITIES

Company Overview

- Venture-backed, privately held (~$50M total funding including $22M Series B)
- Founded by Brandon Hill, Tremaine Kirkman, Robert Pinkerton
- Team from SpaceX, Albertsons, Whole Foods, Supervalu, Google, Lyft
- 100% grocery-focused — every feature built for grocery
- 170+ retailers, 187 locations, 548 lanes, 26 states
- Adding ~15+ new retailers per month
- Primarily direct model; strategic partnerships with IGA, INFRA, regional co-ops

Platform Overview

- Cloud-native on Google Cloud Platform, hybrid-resilient at edge
- Each lane runs local on-device store with continuous replication
- Store-and-Forward keeps stores ringing and accepting payments during outages
- No in-store servers — reduces cost and eliminates end-of-life risk
- Continuously updated cloud service — no version end-of-life
- 100+ features shipped in the past year, delivered automatically
- Proprietary retail-grade hardware (scales, scanners, printers, ESL)
- Self-checkout and mobile POS on roadmap (late 2026 / early 2027)
- 78-second median basket time proven in $100k+/day multi-lane stores

Key Capabilities

- AI-native tooling: Pricing Agent (auto-detects cost changes, protects margin), Marketing Agent (10–20% topline sales lift), Inventory Agent (reduces spoilage and out-of-stocks)
- EBT (SNAP food and cash), eWIC, SNAP incentives, mobile/NFC, HSA/FSA/OTC benefit cards, gift cards — $22.8M EBT and $1.7M eWIC to date
- Double Up Food Bucks: natively supported
- Digital coupons: Ditto, xCirculars, manufacturer/network coupons
- IGA National Dashboard for cross-store T-Log reporting with adjustable date ranges
- AI-assisted pricing automation; central/zone pricing Command Center
- Shopper Engagement / native Loyalty + SMS Marketing
- Quick Food Service module with kitchen printing
- One real-time data model across front store and back office
- MCP server planned to enable AI (Claude/ChatGPT) connectivity

Vori

Ecosystem, pricing, support and fit

Notable Integrations

- eCommerce: Shopify, Instacart, DoorDash, eGrocery, Grocerist
- ESL: Vusion (direct); others via export
- Scales: Ishida, Hobart, Bizerba, Zebra, Datalogic, Mettler Toledo, Digi, CAS (via ePlum)
- Payments: VoriPay, DataCap Gateway
- Accounting: QuickBooks Online
- Distributor/EDI: C&S;, UNFI, KeHE, Stedi EDI, co-op integrations
- Retail media: IGA offers and digital-offer management
- Loyalty: Vori built-in + open to third-party platforms

Pricing Model

- Transparent subscription scaling with stores, lanes, and optional modules
- Starting at $99/lane/month (Vori Lite)
- Example 6-lane store: hardware $34,500 + installation/training $4,500 + $594/month software
- No upgrade fees; no in-store server or upgrade projects
- No long-term lock-in
- Integrated payments at competitive rates

Support Model

- US-based direct support during grocery operating hours (EST to PST, including weekends and holidays)
  - Support Hours:
    - Mon – Fri – 5:00 am – 7:00 pm PST
    - Sat & Sun – 8:00 am – 5:00 pm PST
- Support centers in SF, MN, TX, and NY
- Direct via phone, in-app, email, and on-site — not through resellers
- Tiered severity-based escalation; lane-down = P0 highest priority
- Forward-deployed engineers for on-site support
- Help center at help.vori.com

Best Fit For

- Single-store and small chain independents (1–15 stores)
- Stores wanting an AI-native, all-in-one platform with no server to manage
- Operators actively engaged with the IGA co-op ecosystem
- Retailers with limited IT resources who need automation to do the heavy lifting
- Stores transitioning off NCR, LOC/SMS, ECRS, DUMAC RORC ShopHero, Toast, NRS

May Not Be Ideal For

- Enterprise chains (50+ stores) with deeply customized legacy workflows
- Stores requiring self-checkout today (SCO on roadmap for late 2026/early 2027)
- Operators needing SNAP Online confirmed support today
- Retailers who require a mature VAR/reseller support channel
- Stores requiring robust centralized pricing management across multiple locations — confirm current capabilities directly with Vori

CresLane / FlexRetail (IT Retail)

Grocery-only POS platform, subsidiary of Dura Software — 250+ independent grocer locations, 30 years in grocery

PLATFORM & CAPABILITIES

Company Overview

- Wholly-owned subsidiary of Dura Software (permanent-capital operator)
- Founded 1995; headquartered San Antonio, TX; support in Riverside, CA
- 100% grocery-focused since inception
- 250+ active single-store through enterprise grocer locations
- Direct sales + certified reseller channel (BRdata, SNCR, International Business Systems)
- Largest customer: ~150 stores, ~1,000 lanes in Texas

Platform Overview

- Default on-premise at lane/store level; hybrid cloud back office and analytics on AWS
- Full lane-level offline — scans, pricing, credit/debit, receipts, age verification continue during outages
- Open, hardware-agnostic (Windows-based commodity hardware; validated peripherals)
- Traditional lanes and SCO (Flex Check Out) with WIC and EBT at SCO — rare differentiator
- Software upgrades included in subscription at no extra charge
- Perpetual license or SaaS subscription — customer's choice
- Starting at ~$900/POS lane for in-store POS software
- Single code base scales from 1 lane to ~1,000 lanes

Key Capabilities

- Prepared foods: MTO modifiers, kitchen printing, KDS integration, weighed items, prepared-foods reporting — full capability set
- Full tender stack: EBT, WIC/eWIC (certified in multiple states and available everywhere), Apple Pay, Google Pay, international wallets (Alipay, WeChat Pay, Venmo), HSA/FSA/OTC
- Double Up Food Bucks: in production including California and state-specific variants
- SNAP Online: supported via USDA FNS-approved processors
- Round Up for Charity: supported at cashier and SCO lanes
- Flex Insights AI analytics: margin drift, gross profit tracking, basket/ATS optimization, labor forecasting
- Open data structure — customer owns and extracts all data via API at no additional fee
- Processor-agnostic payments: direct Fiserv integration; supports semi-integrated via others
- Data export to Power BI, Tableau, Looker, Snowflake, BigQuery, Redshift

CresLane / FlexRetail (IT Retail)

Ecosystem, pricing, support and fit

Notable Integrations

- Loyalty: native + RSA, Inmar integrations
- Digital coupons: Coupon Bureau, Inmar
- eCommerce: Mercato, eGrowcery, Instacart
- Payments: Fiserv, plus gateway options
- Retail media: RSA, AppCard, digital advertising networks
- ESL: SES-imagotag/VusionGroup, Pricer, Solum (Flex ESL add-on)
- Healthy benefits: ProHealth (in execution)
- Back office / data: BRdata
- AI/analytics: Canary AI
- Hardware: Diebold Nixdorf (SCO and payment)

Pricing Model

- Perpetual license or SaaS subscription (customer's choice)
- Pricing scales on lanes and back-office users; discounts by commitment volume
- Starting point: ~$900/POS lane for in-store POS software
- Core bundle includes: front-end POS, back office, eWIC/EBT, SCO software, native loyalty
- Optional add-on modules: Flex Insights AI, Healthy Benefits, Flex ESL, Flex Pay
- 16 hours/day support (8am–midnight ET) 7 days/365 + 24/7 Sev 1 coverage

Support Model

- Standard hours: 8am–midnight ET, 7 days/week, 365 days/year
- 24/7 Sev 1 critical coverage (store down, payment outage)
- P1–P4 severity model with defined resolution targets
- Direct customers: dedicated support desk + named senior account manager
- Enterprise: dedicated technical account team, daily engagement during peak periods
- Reseller customers: contact their reseller first
- Cashier training: under one shift; manager/back office: 1–2 days

Best Fit For

- Independent grocers from single-store through ~150-store regional chains
- Stores needing full SCO with WIC and EBT at SCO lanes
- Operators wanting open hardware flexibility and no vendor data lock-in
- Retailers converting from legacy POS who need a migration playbook
- Stores that want the choice between perpetual license and SaaS subscription

May Not Be Ideal For

- Pure QSR or full-service restaurants (grocery-specialized only)
- Operators wanting a closed, proprietary hardware stack
- Retailers who need a large established VAR channel in their region

LOC Software

Privately held, 36-year-old grocery and independent retail POS platform — 5,000+ independent grocers served via strong VAR network

PLATFORM & CAPABILITIES

Company Overview

- Privately held; founded 1989; headquartered Laval, Quebec, Canada, US office located in Raleigh, NC
- ~120 employees
- ~90% of business is grocery
- 5,000+ independent grocers supported (US, Canada, Caribbean)
- VAR-driven model: strong network of certified LOC Business Partners
- VARs also in Mexico, Colombia, and Chile
- Notable IGA references: Elgin Fresh Market, NDM, Kanawha Terrace IGA, Hansen's IGA, Dorothy Lane Market

Platform Overview

- All deployment options: on-premise (most common for POS lanes), cloud, hybrid
- Browser-based UI enables hardware flexibility
- POS has fully redundant local database — very limited offline limitations
- Open and hardware agnostic (virtually any compliant hardware)
- Traditional, SCO (Toshiba/NCR integration or native LOC SCO), mobile, line-busting, kiosk
- Modular ThriVerA Suite — à la carte licensing
- Perpetual or subscription licensing; priced per POS, per Store, per User
- Cashier proficiency in 30–60 minutes
- Largest deployment: 1,400 stores; second largest: 600 stores / 8 lanes avg.

Key Capabilities

- EBT/SNAP, eWIC, OTC (Solutran, Incomm, Nations Benefits), Apple Pay, Google Pay, gift cards
- Round Up for Charity: supported
- Double Up Food Bucks: supported via state-requested interfaces
- SNAP Online: supported
- Digital coupons: Inmar, AppCard, Birdzi; all modern standards (GS1 Databar, 8110, 8112)
- Native loyalty: 35 point programs, unlimited shopper levels, targeted offer campaigns
- Native eCommerce platform; integrations with DoorDash, UberEats; Local Express in development
- Reporting: extensive pre-configured library, dynamic pivot reports, D3-based interactive visualizations, Excel-like UI
- Multi-tenant solution enabling store-level users to work directly on host database, with user-defined securities
- MSSQL database with real-time browser-based access

LOC Software

Ecosystem, pricing, support and fit

Notable Integrations

- Loyalty: AppCard, Inmar, Birdzi, RSA America, Loyalty Lane
- Digital coupons: Inmar, AppCard, Birdzi
- eCommerce/delivery: native platform, DoorDash, UberEats, Local Express (in development)
- Payments: Fiserv, WorldPay, Connected Payments, Aurus (coming soon)
- Email/SMS: Mailchimp, Klaviyo, Constant Contact, Twilio, Attentive
- Pharmacy: QS/1, PioneerRx, Rx30
- ESL: confirm directly with LOC
- Retail media: confirm directly with LOC

Pricing Model

- À la carte modular licensing — retailers select only modules they need
- Perpetual or subscription; priced per POS, Store, and User
- Corporate license available with 4% uplift on maintenance (modules portable between stores)
- Price negotiable by store count and time commitment
- Specific pricing provided through VAR based on retailer requirements
- VAR charges professional services for installation and upgrades (base software upgrade often included in maintenance)

Support Model

- VAR-driven: all L1–L2/3 support handled by certified VAR; LOC handles L3+ and custom requests
- VAR partners offer 24/7 support (confirmed); LOC support center in Laval, QC
- LOC escalation: #1 Urgent / #2 High / #3 Normal / #4 Low
- Each VAR has its own escalation process
- Training delivered by VAR (LOC-certified); LOC publishes training sessions periodically
- Many VARs have been LOC partners for over a decade

Best Fit For

- Independent and regional grocers of all sizes (single store to 1,400+ stores)
- Retailers who prefer working with a local, regional VAR for hands-on support
- Multi-store operators needing centralized management with strong offline resilience
- French and Spanish speaking markets. Other languages can be customized by VAR or retailer with IT staff
- Cooperatives and natural/specialty formats

May Not Be Ideal For

- Single-lane stores (confirmed: not ideal for 1-lane stores)
- Clothing or non-grocery retail
- Retailers who want a fully direct (no-VAR) support model
- Operators wanting a published starting price without going through a VAR

DUMAC RORC ShopHero

Third-generation family-owned technology company with 70+ years in independent grocery — 1,500+ grocer locations, DUMAC Business Systems

PLATFORM & CAPABILITIES

Company Overview

- DUMAC owns and develops the RORC software platform with an in-house engineering organization responsible for ongoing development and maintenance.
- Third-generation family-owned company; 70+ years in retail/hospitality technology
- DUMAC Business Systems; specializes in independent grocery, convenience, hospitality, fuel
- NCR Platinum channel partner
- 1,500+ independent grocer locations supported
- Primarily direct vendor; uses network of regional and operational support resources
- Current IGA members: Adam's Hometown Markets, Amagansett IGA, Bayville Food Basket, Fort Salonga IGA, Goggin's IGA, Greenport IGA, Hillside IGA, Island Market IGA, Kinney's IGA, Lake Region IGA, Lyon's Market IGA, Tri Town IGA Express, and more

Platform Overview

- Hybrid deployment: on-premise infrastructure with cloud-connected services
- Offline operational capabilities for standalone lane continuity
- Open hardware architecture — not proprietary
- Traditional cashier lanes, SCO, mobile POS / line-busting
- DUMAC RORC ShopHero includes prepared foods and kitchen ordering: MTO, kitchen printing, KDS integrations
- Long-term platform investment; structured upgrade processes
- DUMAC + ShopHero combined platform for retail media and loyalty
- ShopHero Retail Success Platform (RSP): AI-driven operational intelligence
- StreamCart: next-generation in-store shopper engagement via cart-mounted tablets
- CartList: retail media and shopper list-building

Key Capabilities

- Credit/debit, EMV, contactless, mobile wallets, EBT, WIC, healthy benefits cards
- Round Up for Charity: confirm directly with DUMAC
- Double Up Food Bucks: confirm directly with DUMAC
- SNAP Online: confirm directly with DUMAC (EBT at POS level supported)
- Digital coupon handling: confirm specific providers directly with DUMAC
- RSP consolidates POS, loyalty, eCommerce, site traffic, DSD, supply chain, and shopper behavior in unified analytics
- AI-driven personalized offers, shopper segmentation, basket-building recommendations via RSP
- CartList enables retail media monetization historically only available to large national retailers
- Pump Vision fuel IoT analytics
- 24/7/365 US-based support operations

DUMAC RORC ShopHero

Ecosystem, pricing, support and fit

Notable Integrations

- Loyalty: ShopHero RSP (native) + third-party; specific providers TBC
- eCommerce: ShopHero branded platform + third-party TBC
- Retail media: ShopHero RSP + CartList
- ESL: active deployment capabilities; specific providers TBC
- Additional: fuel systems, accounting, inventory, scale management, kitchen ordering, DSD, digital signage
- Inventory robotics: confirm directly with DUMAC
- Payment: EMV, contactless, mobile wallets; specific processors TBC

Pricing Model

- Modular and scalable pricing approach
- Retailers can adopt components incrementally without complete platform replacement
- Key drivers: lane counts, store counts, modules, hardware, integration complexity, support requirements
- Covers entry-level independents through enterprise operators
- Specific pricing upon direct engagement with DUMAC

Support Model

- 24/7/365 US-based support operations
- Retailers contact DUMAC directly
- Severity-based escalation with targeted response and resolution objectives
- Supports small independents, multi-store chains, and enterprise operators
- Remote training, onsite training, documentation, and operational support
- Ongoing customer success and account engagement

Best Fit For

- Independent grocers seeking open integration flexibility and grocery-specific functionality
- Independent grocers ranging from approximately 1-25 lanes that want a platform capable of growing with their operation.
- Stores wanting retail media and loyalty enablement (CartList, ShopHero RSP)
- Operators who are already IGA members (multiple active IGA references)
- Stores seeking AI-driven shopper engagement beyond traditional POS
- Retailers valuing a long-term family-owned vendor relationship

May Not Be Ideal For

- Retailers seeking only a basic transactional POS with no interest in broader modernization
- Stores requiring highly granular published pricing upfront

NCR Encor

Publicly traded NCR Voyix (NYSE: VYX) — on-premise grocery POS extending to cloud; 71,000 grocers globally, VAR-delivered

PLATFORM & CAPABILITIES

Company Overview

- NCR Voyix Corporation (NYSE: VYX); publicly traded
- NCR Encor is the grocery-focused POS product line
- 71,000 grocers globally
- VAR/reseller model: ISVs, VARs, and channel partners
- L1/L2 support via NCR Voyix channel partners
- L3/L4 support center in Belgrade, Serbia
- Primarily serves single-store through multi-hundred store enterprise operators

Platform Overview

- On-premise solution extending capabilities into cloud
- Primarily Retail Grocery + Beer/Wine/Liquor and convenience
- Supports n-3 versions with 2 releases per year (no End of Support plan)
- Software upgrades included with Subscription
- Backwards compatible releases — no full re-integration required
- Cloud-based installer (CDS) or onsite installer for updates
- Windows OS and SQL; OPOS at POS; certifies with NCR hardware + some non-NCR
- Offline: nearly all POS capabilities; payments recommended to have backup network
- Traditional, SCO, and mobile / line-busting lanes
- Cashier training: 1–2 days via partner

Key Capabilities

- Comprehensive integrated back office: price management, order management, vendor management, receiving and invoicing, inventory management, scale management, signs and labels, ESL
- EBT, WIC, mobile payments, healthy benefits cards (all supported)
- SNAP Online: EBT SNAP, EBT Cash, EBT Online WIC, EBT Smartcard WIC
- Double Up Food Bucks: original USDA HIP SNAP + California and many other states
- Round Up for Charity: enabled via basic POS configuration
- Digital coupons: Inmar / RSI / Birdseye
- Fuel: Gilbarco and Wayne (additional price)
- Full Accounts Receivable with statement billing, aging, finance charges
- Healthy Savings: Solutran, Incomm, WorldPay FIS, Soda Health, NationsBenefits, SKUx
- Multi-media in-store and local advertising (included)
- Reporting: Deep Analytics and Machine Learning; NCRV Insight (additional price)

NCR Encor

Ecosystem, pricing, support and fit

Notable Integrations

- Loyalty: NCR Voyix Loyalty Pro, Clutch, AppCard, Inmar, Loyalty Lane
- Digital coupons: Inmar / RSI / Birdseye
- eCommerce: Freshop, Mercatus, Instacart, Rosey, MyWebGrocer
- ESL: Pricer / Vusion
- Payments: NCR Voyix Gateway, Fiserv, WorldPay
- Healthy savings: Solutran, Incomm, WorldPay FIS, Soda Health, NationsBenefits, SKUx
- Gift cards: Upside Gift Cards and Upside Pay
- Cash management: integrated
- Back office: BRdata

Pricing Model

- Partners receive discount from NCR list price and mark up with margin/service costs
- Per store charge + per lane cost + platform modules
- Subscription model: software upgrades included
- Pricing provided through certified NCR Voyix channel partner network
- No published starting price — contact local NCR Voyix partner
- Prepared foods QSR integration: on roadmap (coming soon)

Support Model

- L1/L2: local NCR Voyix channel partners (immediate to 2–4 hours)
- L3/L4: NCR Voyix engineering in Belgrade, Serbia (4–8 hours critical)
- Emergency escalation direct to engineering for business-critical issues
- All customers receive same technical support quality through partner network
- Partner-delivered training: 1–2 days for POS and back office
- Documentation and online resources via partner portals

Best Fit For

- Operators wanting a true out-of-the-box, limited-IT solution
- Stores needing proven grocery-specific integrated back office
- Retailers served by strong local NCR Voyix channel partners
- Single-store through multi-hundred store enterprise operators
- Stores prioritizing operational simplicity over cutting-edge innovation

May Not Be Ideal For

- Retailers needing prepared foods / foodservice today (QSR integration on roadmap)
- Technology-first retailers seeking cutting-edge digital innovation
- Stores who prefer a direct vendor relationship (not VAR-mediated)
- Operators requiring fully cloud-native architecture

Toshiba Global Commerce Solutions (ELERA)

Wholly owned subsidiary of Toshiba Tec Corporation — enterprise-grade ELERA commerce platform across 60 countries; serves 60% of world's top 25 retailers

PLATFORM & CAPABILITIES

Company Overview

- Wholly owned subsidiary of Toshiba Tec Corporation
- Global footprint: 60 countries, North America / EMEA / APAC / Latin America
- Grocery estimated at 60%+ of business focus
- Primary support center: Durham, NC; additional onshore/offshore resources
- VAR/reseller model in addition to direct sales
- Certified partners provide local implementation and L1 support
- Largest deployed customer: 8+ million transactions per day
- Serves 60% of world's top 25 retailers

Platform Overview

- ELERA Commerce Platform: cloud, hybrid, and on-premise deployment
- Cloud: Azure Kubernetes Service with microservices orchestration (also AWS, GCP)
- OS options: TCxSky, Windows, Linux, Android, TCxLinux
- Hardware agnostic (JavaPOS base requirement) + own Toshiba hardware line
- Node Hierarchy: new store setup in minutes via configuration inheritance
- Containerized Kubernetes/Docker upgrades with blue/green deployment methodology
- 99.95% availability target; local store survivability for WAN/Cloud-down scenarios
- Traditional, SCO (SSCO with flex lanes), and mobile (Associate Mobile, Consumer Mobile)
- Cashier training: typically under 2 hours
- n+5 support commitment (time of sale + 5 guaranteed years with paid maintenance)

Key Capabilities

- Prepared foods: MTO, kitchen printing, KDS integrations
- EBT, WIC, FSA/HSA (Nations Benefits, Med Flex, Solutran, Evermore) + Optum Health and others coming in 2026
- SNAP Online: supported
- Double Up Food Bucks: supported via Marketing Suite and Commerce Core configurable promotion logic
- Round Up for Charity: configurable at checkout (SCO and cashier displays; PIN pad/touch display coming soon)
- Digital coupons: Coupon Bureau, Inmar, GreenFence, 8112, and others
- ELERA Security Suite: AI computer vision loss prevention with behavior analysis; weight security; camera management via IoT Platform
- ELERA Retail Media Service (RMS): part of ELERA Hyperedge AI platform; retail media orchestration across POS, SCO, digital signage, kiosks
- ELERA Marketing Suite: native loyalty, promotions, marketing analytics
- 30+ out-of-the-box reports including Void, Refund, Weight Security, Cash Position, and more
- Retail Vision Kiosk: autonomous checkout technology (deployed at Ingles)
- Produce recognition AI; Associate Mobile beverage cart deployments

Toshiba Global Commerce Solutions (ELERA)

Ecosystem, pricing, support and fit

Notable Integrations

- Loyalty: ELERA Marketing Suite (native), AppCard, Greenfence GFT Rewards
- Digital coupons: Coupon Bureau, Inmar, Greenfence, AppCard
- eCommerce: Instacart (+ Caper Smart Cart coming soon)
- Retail media: Catch Retail, Catalina (+ VERVE coming soon)
- ESL: Partron ESL
- Payments: Fiserv, FIS, WorldPay, Chase, Aurus, Adyen, Citcon (PayPal, Venmo, AliPay, WeChat Pay), PopID, FreedomPay
- Back office: BRdata, YellowDog; BI: PowerBI, Datadog
- Access management: Microsoft Entra ID, LDAP, Okta
- Pharmacy: McKesson; Tax: Vertex, Pagero

Pricing Model

- Perpetual license, SaaS, or IaaS — customer's choice
- Key drivers: store count, lanes, modules (POS, SCO, Payments, Marketing Suite), deployment model, professional services, integration complexity
- Entry-level / mid-market pricing through VAR partners
- Enterprise positioning: competitive TCO with unified platform, reduced integration costs
- Specific pricing requires discovery based on store count, lane configuration, and functional requirements
- ISO/IEC 27001:2022 certified; ELERA Pay PCI-SSF certified via CoalFire

Support Model

- Standard: 9-to-5, Mon–Fri through partners; up to 24/7/365 (negotiated)
- Primary center in Durham, NC; distributed onshore/offshore resources
- Level 1–4 tiered escalation: L1 (basic triage) → L2 (advanced) → L3 (DevOps/code) → L4 (core product engineering)
- Critical issues: 4-hour response target
- Training: Augmented Training Experience (ATx) with step-by-step visual guidance; online learning portals; train-the-trainer
- Independent grocers emphasized to work with local VAR/reseller for front-line support

Best Fit For

- Mid-market through enterprise independent grocers and regional chains
- Stores needing enterprise-grade AI loss prevention and computer vision
- Retailers wanting flexible deployment (cloud, hybrid, or on-premise)
- Operators requiring advanced retail media orchestration (ELERA RMS)
- Multi-format retailers including grocery, convenience, and fuel
- Stores that can benefit from a local VAR relationship for implementation and support

May Not Be Ideal For

- Retailers requiring highly specialized vertical solutions outside general merchandise and grocery
- Organizations needing extensive customization of core POS workflows with legacy dependencies
- Operators wanting fully published pricing without a discovery process
- Stores seeking the absolute simplest out-of-the-box solution with no configuration

5. Topic-by-Topic Comparison

The following pages reorganize the source comparison tables into full-width landscape views for easier side-by-side reading.

5a. POS Architecture & Deployment

Vendor	Architecture	Cloud Provider	Offline Capable	Hardware	Upgrade Model
Toast	Cloud-first, hybrid edge	AWS	✓ Yes	Proprietary POS Terminals; Certified third-party scales and peripherals	Automatic, weekly/bi-weekly, no cost
ECRS	Hybrid (local + HQ)	AWS, Azure, Wasabi	✓ Yes	Proprietary + open 3rd party	Included in S&M; ECRS Stream tool
Vori	Cloud-native (GCP), edge	Google Cloud Platform	✓ Yes	Proprietary retail-grade	Automatic OTA, no retailer action
CresLane	On-premise + hybrid cloud	AWS (back office/analytics)	✓ Yes	Open / hardware agnostic	Included in subscription; customer-controlled timing
LOC	On-prem (POS) + cloud options	Azure, AWS, Wasabi (optional services)	✓ Yes	Open / hardware agnostic	Included in base S&M; contract; VAR delivers
DUMAC RORC ShopHero	Hybrid (on-prem + cloud-connected)	Not specified	✓ Yes	Open hardware	Modular; upgrade cost depends on support agreement
NCR Encor	On-premise + cloud extensions	NCR-managed; not specified	✓ Yes	NCR hardware + some non-NCR	Included in Subscription; CDS cloud installer
Toshiba	Cloud, hybrid, or on-premise	Azure (primary), AWS, GCP	✓ Yes	Agnostic (JavaPOS) + Toshiba hardware	Included in maintenance; blue/green deployment

5b. Grocery-Specific Capabilities

Vendor	Prepared Foods / KDS	SCO	Mobile POS	Scale Integration	AI / Advanced Analytics
Toast	✓ Native KDS, MTO, deli/foodservice, and self-ordering kiosks	✓ Attended + semi-attended	✓ Toast Go handheld	✓ NTEP certified (Brecknell, Datalogic, Zebra, CAS)	■ AI invoice scanning, sales forecasting
ECRS	✓ MTO, kitchen printing, kiosk ordering, AutoScale, reciProfity	✓ QuickCheck SCO + 3rd party	✓ Accelerated Checkout mobile	✓ AutoScale Max G3 + 3rd party	✓ Cognition® AI, Artemis, DemandFill 3.0, ML vision
Vori	■ Quick Food Service module, kitchen printing	■ Roadmap late 2026/early 2027	■ Roadmap late 2026/early 2027	✓ Ishida, Hobart, Bizerba, Zebra, Datalogic, etc.	✓ AI Pricing Agent, Marketing Agent, Inventory Agent
CresLane	✓ MTO modifiers, kitchen printing, KDS integration, prepared-foods reporting	✓ Flex Check Out (WIC/EBT at SCO)	✓ Supported	✓ Validated peripherals	✓ Flex Insights AI: margin, basket, labor, forecasting
LOC	■ Confirm directly with LOC	✓ Native SCO + Toshiba/NCR SCO integration	✓ Mobile, line-busting, kiosk	✓ Supported	■ Confirm directly with LOC
DUMAC RORC ShopHero	✓ MTO, kitchen printing, KDS integrations (confirmed)	✓ Supported	✓ Mobile POS / line-busting	✓ Scale management included	✓ RSP AI analytics, ShopHero personalization
NCR Encor	■ QSR integration on roadmap	✓ Comprehensive SCO with attendant tools	✓ Mobile / line-busting	✓ Scale management included	■ Deep Analytics + ML (NCRV Insight add-on)
Toshiba	✓ MTO, kitchen printing, KDS integrations	✓ SSCO with flex lanes, attendant tools	✓ Associate Mobile, Consumer Mobile	✓ Supported	✓ ELERA Security Suite computer vision, Retail Vision Kiosk, Hyperedge AI

5c. Payment & Tender Support

Vendor	Checks	EBT/SNAP	WIC / eWIC	Healthy Benefits	Mobile Payments	SNAP Online	Double Up Food Bucks	Round Up for Charity
Toast	✗	✓	■ 2027	✗ Not supported	✓ Apple Pay, Google Pay, contactless	■ Partner (Forage); not yet live	■ Scoping	✓ Native
ECRS	✓	✓	✓	✓ S3, InComm, FIS, Nations Benefits	✓ Certified processors	✓ Including Snap While You Shop	✓	✓
Vori	✓	✓	✓	✓ HSA/FSA/OTC benefit cards	✓ NFC	■ Follow up required	✓	✗
CresLane	✓	✓	✓	✓ ProHealth (in execution)	✓ Apple Pay, Google Pay, Alipay, WeChat Pay, Venmo	✓	✓ CA + other states	✓
LOC	✓	✓	✓	✓ Solutran, Incomm, Nations Benefits	✓ Apple Pay, Google Pay	✓	✓ State interfaces	✓
DUMAC RORC	✓	✓	✓	✓ Healthy benefits cards	✓ Mobile wallets	✓	✓	✓
ShopHero								
NCR Encor	✓	✓	✓	✓ Solutran, Incomm, WorldPay FIS, NationsBenefits, SKUx	✓ Mobile payments	✓ EBT Online WIC, SNAP, Cash, Smartcard	✓ USDA HIP + many states	✓
Toshiba	✓	✓	✓	✓ Nations Benefits, Med Flex, Solutran, Evermore	✓ Apple Pay, Google Pay, Samsung Wallet	✓	✓	✓

5d. Integrations & Ecosystem

Vendor	Integration Philosophy	Loyalty Platforms	eCommerce	Digital Shelf Tags	Retail Media
Toast	Open API, 200+ partners; $25/mo Partner Connect	Paytronix, Punchh, Thanx, Spendgo, others	Native, Instacart, UberEats, DoorDash (expanding)	Vusion, Digi America, Solum	Not currently available
ECRS	✓ Partner-friendly, open APIs, 110+ EDI suppliers	✓ LoyaltyLane, Inmar, AppCard, RSA America, Birdzi, Midax, NCR AMS-Logix, PDI Excentus	✓ WebCart (native UI or API), DoorDash, ShipStation	✓ Supported via CATAPULT Passport API (ESL-agnostic)	✓ Any aggregator via ECRS API
Vori	Open (Prismatic + Stedi); MCP server planned	Vori built-in; open to third-party	Shopify, Instacart, DoorDash, eGrocery, Grocerist	Vusion (direct); others via export	IGA offers and digital-offer management
CresLane	Open, anti-lock-in; no fee gates on own data	Native + RSA, Inmar via open Flex API	Mercato, eGrowcery, Instacart	Flex ESL: SES-imagotag/Vusion, Pricer, Solum	RSA, AppCard, digital advertising networks
LOC	API and partner-driven; VAR-configurable	AppCard, Inmar, Birdzi, RSA, Loyalty Lane	Native LOC eCommerce + DoorDash, UberEats, Local Express (in dev)	Confirm directly with LOC	Native promotional + loyalty platform; TBC for media networks
DUMAC RORC ShopHero	DUMAC-owned platform with native integration across DUMAC/ShopHero products, plus open APIs and third-party integrations	ShopHero RSP native + third-party TBC	ShopHero branded + third-party TBC	Active ESL deployment capabilities; providers TBC	ShopHero RSP + CartList (retail media monetization)
NCR Encor	Open APIs + legacy interfaces + partner integrations	NCR Voyix Loyalty Pro, Clutch, AppCard, Inmar, Loyalty Lane	Freshop, Mercatus, Instacart, Rosey, MyWebGrocer	Pricer / Vusion	Multi-media in-store advertising (included); retail media networks via open API
Toshiba	Open API, MACH-aligned, Universal Connector REST/XML	ELERA Marketing Suite (native), AppCard, Greenfence	Instacart (+ Caper Smart Cart coming soon)	Partron ESL	ELERA RMS (Hyperedge AI); Catch Retail, Catalina; VERVE coming soon

5e. Support Model

Vendor	Model	Hours	Support Center	Critical Response	Cashier Training
Toast	Direct (no VAR)	24/7/365	US-based primary; international coverage	Response ≤1 hour; resolution ~4 hours	A few hours
ECRS	✓ Direct (limited resellers)	✓ 8am–8pm ET Mon–Fri; 24/7 emergency	✓ Boone, NC + distributed US technicians	✓ Showstopper: less than 30 minutes	✓ Standard; customizable
Vori	Direct (no VAR)	Grocery hours EST–PST incl. weekends/holidays	SF, MN, TX, NY	P0 (lane down): highest priority escalation	Minutes
CresLane	Direct + certified reseller channel	8am–midnight ET, 7 days; 24/7 Sev 1	San Antonio TX (HQ); Riverside CA (support)	P1: immediate 24/7 engagement; resolution within hours	Under one shift
LOC	VAR-driven (L1–L2/3); LOC handles L3+	VAR offers 24/7; LOC center: business hours	Laval, QC (LOC); VAR network local	Escalation via VAR then LOC (Urgent fi High fi Normal fi Low)	30–60 minutes
DUMAC RORC ShopHero	Primarily direct	24/7/365 US-based	US-based	Severity-based with targeted response objectives	Remote + onsite training provided
NCR Encor	VAR-driven (L1/L2 via partners)	L1/L2: partner hours; L3/L4: Belgrade, Serbia	Partner network (local); Belgrade, Serbia (L3/L4)	L3/L4: 4–8 hours critical; emergency direct escalation	1–2 days (partner-delivered)
Toshiba	Direct + VAR partners	9-to-5 to 24/7/365 (negotiated)	Durham, NC; onshore/offshore resources	Critical: 4-hour response target	Typically under 2 hours

5f. Pricing Philosophy

Vendor	Model	Key Cost Drivers	Published Starting Price	Upgrades Included?	Notes
Toast	Modular SaaS subscription	Terminals, software plan tier, payment processing volume, add-on modules, hardware	$90/mo for retail basics as the starting price; hardware ~$499/terminal; mid-market $100–$300/month/location	Yes — automatic, no extra cost	IGA member offer: 6 months free + $2,000 setup reduction (subject to formal IGA agreement)
ECRS	✓ License + ongoing S&M	✓ Stores, lanes, licensed modules	✓ $30,000+ for single-store system	✓ Yes — included in annual S&M	✓ No long-term contract lock-in; no hidden processing fees
Vori	Subscription (stores, lanes, modules) + integrated payments	Stores, lanes, optional modules	$99/lane/month (Vori Lite); example 6-lane store: $34,500 hardware + $4,500 install + $594/month	Yes — automatic, no upgrade fees	No in-store server or upgrade projects keeps TCO low
CresLane	Perpetual license or SaaS subscription (customer's choice)	POS lanes, back-office users, optional add-on modules	~$900/POS lane (indicative starting point for in-store POS software)	Yes — included in subscription; no separate upgrade fees	All-in standard bundle includes POS, back office, eWIC/EBT, SCO, native loyalty
LOC	À la carte modular (perpetual or subscription per POS, Store, User)	Lanes, stores, modules, users	Pricing via VAR — no published starting price	Yes — base software upgrade included in maintenance contract; VAR may charge professional services	Corporate license available: modules portable between lanes/stores
DUMAC RORC ShopHero	Modular and scalable	Lane counts, stores, modules, hardware, integration complexity, support	No published starting price — upon direct engagement	Depends on support agreement	Designed for incremental adoption without complete platform replacement
NCR Encor	VAR-priced subscription	Per store charge, per lane cost, platform modules	No published price — contact local NCR Voyix partner	Yes — included in Subscription	Partners add margin and service costs on top of NCR list price discount
Toshiba	Perpetual, SaaS, or IaaS (customer's choice)	Store count, lanes, modules (POS, SCO, Payments, Marketing Suite), deployment model, professional services	No published price — requires discovery	Yes — included in maintenance/ managed services agreements	ISO/IEC 27001:2022 certified; ELERA Pay PCI-SSF certified

6. Fit by Store Size

The following guidance is based solely on vendor self-reported profiles and is intended to help IGA licensees identify which vendors to prioritize in their evaluation based on their store footprint. IGA Corporate does not endorse any specific recommendation.

Single-Store Operators (1 store)

Vendor	Notes from Vendor RFI
Toast	Simple cloud setup; cashiers productive in hours; transparent pricing from $90/month; 24/7 direct support.
Vori	Designed for lean operators; no server to maintain; AI automation handles back-office tasks; starting at $99/lane/month.
ECRS	Enterprise-grade grocery capabilities without large IT teams; 98% customer retention; 300+ reports; $30,000+ starting.
CresLane	Full offline capability; WIC/EBT at SCO; open hardware; under-one-shift cashier training; ~$900/lane software.
NCR Encor	True out-of-the-box; operator lead-through POS; 1–2 day training via partner; subscription model.
LOC	30–60 min cashier proficiency; fully redundant offline database; VAR provides hands-on local support.
DUMAC RORC ShopHero	Purpose-built for independent grocery; 24/7/365 US-based direct support; CartList retail media available.
Toshiba	Modular adoption starting with core POS; available via VAR partners; ATx augmented training for lean teams.

Small Chains (2–10 stores)

Vendor	Notes from Vendor RFI
Toast	Centralized multi-location management; all-in-one platform for loyalty and online ordering; strong for foodservice-focused stores.
Vori	Same platform scales across locations; centralized control with delegation; IGA National Dashboard for cross-store visibility.
ECRS	Centralized pricing, promotions, reporting, and integrations; 4,500+ stores at 98% retention; strong multi-store tooling.
CresLane	Wave-based rollout at 2-week cadence; enterprise wrapper adds multi-store tools; single code base for all stores.
LOC	Centralized corporate location management; modular scaling; long-standing VAR network for local support at each store.
DUMAC RORC ShopHero	Phased modernization approach; 5-store to regional chain references; ShopHero RSP for centralized analytics.
NCR Encor	Standardized rollout via partners; Dependent on Partner capabilities for timeline; centralized back office package available.
Toshiba	Node Hierarchy for new store setup in minutes via configuration inheritance; centralized Estate Manager equivalent.

Mid-Size Chains (10–50 stores)

Vendor	Notes from Vendor RFI
Toast	Toast says this is a priority investment area; multi-location management; enterprise reporting scales seamlessly.
Vori	Strong and growing; Key Foods (NY), Center Market (OR), El Toro Loco (CA) as references; larger rollouts in progress.
ECRS	35 mid-size banners (11–50 stores); proven Unified Transaction Logic® for consistent multi-store execution; AI analytics.
CresLane	Serves multi-store regional chains; largest customer ~150 stores; Flex Insights AI for portfolio-wide analytics.
LOC	Primary sweet spot; multi-store enterprise tooling; 600+ store deployments; VAR network scales with operator.
DUMAC RORC ShopHero	Geisslers IGA, Lyon's Market IGA, Tri Town IGA Express references; RSP for centralized operational intelligence.
NCR Encor	Regional grocery chains (15–50 stores); growing independents from single to multi-location; centralized management.
Toshiba	100–200+ store deployments; implementation 12–18 months for full chain deployment; enterprise multi-store management.

Enterprise Operators (50+ stores)

Vendor	Notes from Vendor RFI
Toast	Active investment area per Toast; currently not core focus of Toast Retail — flag for future evaluation.
Vori	Future focus; Vori's enterprise footprint is not mature; systematically focused on smaller groups today.
ECRS	15 enterprise banners (50+ stores); 150-million-transactions/year largest customer; proven at scale.
CresLane	~150 stores / ~1,000 lanes largest customer (Texas-based chain); proven AWS infrastructure at scale.
LOC	Enterprise accounts including Fareway Foods, Festival Foods, Sedanos, Houchens Food Group, Pueblo.
DUMAC RORC ShopHero	Enterprise independent grocery organizations (50+ stores) and wholesaler-supported networks.
NCR Encor	Multi-hundred store enterprises; 71,000 grocers globally; designed for enterprise-grade operations.
Toshiba	8+ million transactions/day largest customer; serves 60% of world's top 25 retailers; proven global enterprise scale.

7. Key Questions to Ask Any Vendor

Regardless of which vendor(s) you are evaluating, IGA recommends bringing the following questions to every vendor demonstration and sales conversation. These questions are drawn directly from the themes and gaps that emerged during the IGA RFI process.

Operational Continuity

- Can you demonstrate exactly what happens at the lane when our internet goes down? For how long? What tenders still work?
- Can you provide references from stores with similar transaction volume to ours that have experienced an outage?
- How do you handle offline transactions for EBT/SNAP and WIC during connectivity disruptions?

Grocery-Specific Capabilities

- Can you show us your WIC/eWIC certification status for our specific state(s)?
- Do you support Double Up Food Bucks in our state today — or is it on the roadmap?
- How do you handle random-weight items, deli scales, and PLU management?
- Can you show us a live demo of your self-checkout flow with EBT and age verification?
- What is your current prepared foods/foodservice capability — not roadmap, but available today?

Integration & Data Ownership

- Do we own our data? Can we export our full transaction and loyalty data at any time, including at contract termination? Is there a fee?
- Can you integrate with our existing back-office or loyalty system? What does that integration cost and how long does it take?
- What does it cost to add a new integration after go-live?
- Are you integrated with [specific loyalty, coupon, or eCommerce provider we use today]?

Support & Implementation

- Who specifically do our store managers call when there's a problem at 10pm on a Saturday?
- If you use a VAR model: what is the escalation path if our VAR cannot resolve the issue? What are the SLAs?
- What is your typical go-live timeline for a store like ours? What are the top reasons projects go over timeline?
- Can you provide references from stores that converted from our current POS system?

Pricing & Total Cost of Ownership

- What is the total cost for a store our size for year one, and what does it look like in years three and five?
- Are software upgrades truly included? Are there any fees associated with major version upgrades or new module adoption?
- What happens to our pricing if we grow from X stores to Y stores?
- Are there fees to access our own data via API? Are there per-transaction software fees?
- If we want to switch vendors in three years, what does exit look like — data portability, contract terms, transition support?

Security & Compliance

- What is your current PCI DSS validation level and method?
- Do you support validated P2PE? Which processors?
- Have you had any reportable data breaches in the last five years?
- How are software security patches delivered, and how quickly are critical vulnerabilities patched?
- Do you carry cyber liability insurance, and can we see your current certifications (SOC 2, ISO 27001)?

Final Notice

This white paper was produced by IGA Corporate following a structured RFI process and vendor demonstration sessions conducted in July 2026.

IGA Corporate has presented vendor information as submitted by each participating vendor. IGA has not independently audited, tested, or verified any vendor claims, certifications, or references contained in this document.

IGA Corporate does not endorse, recommend, or select any vendor listed in this document. This document is provided solely as an educational resource for IGA licensees to support their own independent evaluation and purchasing decisions.

Market conditions, vendor capabilities, pricing, and availability change frequently. IGA licensees are advised to contact vendors directly, request current documentation, and validate all information before making any purchasing commitment.

Questions about this white paper may be directed to IGA Corporate, Sarah Rivers, srivers@igainc.com; 503.201.7024.

Confidentiality notice

© 2026 IGA Inc. All rights reserved. This document is confidential and intended for IGA licensees only. Do not distribute without permission from IGA Corporate.