



RETAIL & PHARMACY SOLUTION BOOKLET

Ubinios for Retail & Pharmacy

One connected platform for tills, stock, expiry, purchasing, branches, customers and books

Every till, every shelf and every branch, visible from one place

CONFLUENCEBITS

People · Pay · Sales · Stock · Books — one platform for Nigerian business

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PART I

Introducing UbiniOS Retail

About UbiniOS, the problems supermarket, mini-mart and pharmacy owners face every day, and the platform built to solve them.

01 About UbiniOS

UbiniOS is a business operating platform built in Nigeria for Nigerian businesses. It brings people, payroll, sales, stock, operations and books into one connected system, so an owner can see and control the whole business from one place.

UbiniOS is built and supported by **ConfluenceBits**. Our products are designed around how Nigerian businesses actually run: several branches, an owner who cannot be everywhere at once, cash at the till, staff paid weekly or monthly, and tax and pension rules that keep changing.

UbiniOS Retail brings together UbiniPOS for the tills, UbiniOperations for stock, purchasing and transfers, and UbiniBooks for the accounts. It is built for supermarkets, mini-marts and pharmacies with more than one till or more than one branch.

02 The Challenge

A retail business moves thousands of items and a lot of cash every day, across cashiers, shifts and branches. When the tills, the store room and the books are run separately, small gaps become large losses. This can result in:

- Cash shortages that cannot be traced to a cashier
- Voids, refunds and pay-outs nobody approved
- Stock that disappears between counts
- Expired products found on the shelf or in the store
- Goods received that never match the invoice
- Transfers between branches that arrive short
- Supplier prices that creep up unnoticed
- No clear view of which branch is profitable
- Sales re-keyed into the accounts by hand
- Owners who only see the problem at month end

THE BOTTOM LINE

A modern retail business needs more than a till. It needs the tills, the shelves, the store room and the books connected, so every naira and every item can be traced.

03 Our Solution

UbiniOS Retail

UbiniOS Retail connects the till to the shelf to the books. Each cashier owns their drawer, counts it blind at close, and every variance is reported. Every sale reduces stock from the earliest-expiring batch. Purchase orders, goods received, transfers, counts and adjustments all leave a trail and pass through approvals where it matters.

Each night, the day's sales, VAT, tenders and cost of goods sold post to the accounts by branch, and the owner's morning brief summarises what needs attention.

IN SHORT

One platform. Every till, every shelf, every branch.

04 Core Value Proposition

UbiniOS Retail enables you to:

Control Drawer ownership, blind close, approval limits and alerts on every till.	Track Every item from purchase order to shelf to sale, by batch and expiry.	Protect Variance, theft-pattern and short-transfer alerts across branches.
Automate Supplier bills from goods received; daily journals from sales.	Analyse Profit by product, cash variance by cashier, P&L by branch.	Scale Add tills and branches with staff restricted to their own location.

PART II

Platform Capabilities

Twelve connected modules covering the daily running of a multi-branch retail or pharmacy business.

05 Key Modules

Ubinios Retail is organised into twelve modules, each covering a critical part of running a retail business while staying fully connected to the rest of the platform.

5.1 Tills, Registers & Cash Control

Every naira in every drawer accounted for, per cashier and per shift.

KEY CAPABILITIES

- Registers per branch; sessions opened with a float
- Pay-ins, pay-outs and cash drops with reasons
- Blind close: the cashier counts without seeing the expected total
- Expected cash worked out from float, sales, refunds and movements
- X-report mid-shift, Z-report at close
- Each drawer belongs to the cashier who opened it
- Supervisor override, with the override logged
- Session history per cashier

CONTROL

Pay-outs above your limit (₦20,000 by default) need a supervisor. Cash variances above your threshold and sessions left open too long raise alerts.

5.2 Fast Checkout

Quick barcode checkout with split payments.

KEY CAPABILITIES

- Barcode lookup with a standard USB or Bluetooth scanner
- Packs and cartons with their own barcode and price
- Split payment across cash, card, mobile money and transfer
- Change calculated on cash
- Park a sale and resume it later
- Attach a customer by phone or register them at the till
- Stock check at sale time: off, warn or block
- Safe against double sales on a slow network

5.3 Returns & Refunds

Refunds that are controlled, traced and reflected in stock.

KEY CAPABILITIES

- Full or part refunds by line, with a preview first
- Choose whether items go back into stock
- Refund tied to the cashier's drawer
- Loyalty points reversed automatically
- Completed sales refunded, never silently voided
- Refunds above your limit only by an authorised manager

5.4 Receipts

Professional, numbered receipts for every sale.

KEY CAPABILITIES

- Sequential receipt numbers per business
- Business logo, address, branch, till and cashier
- Custom footer message
- Customer's loyalty balance shown
- Automatic printing option
- Reprint from sales history
- Works with thermal printers installed on the computer

5.5 Product Catalogue, Pricing & Tax

One catalogue that feeds every till.

KEY CAPABILITIES

- Stock items, services and non-stock items
- SKU, barcode, category and unit of measure
- VAT tax classes with a default for new products
- Sellable stock items appear at the tills automatically
- Selling-price history: who changed it and when
- Cost-price history
- Reorder level and key-item flag per product

5.6 Inventory, Batches & Expiry

Stock you can trust, by branch, batch and expiry date. Essential for pharmacies and FMCG.

KEY CAPABILITIES

- Stock per branch
- Batch number, expiry date and unit cost on receipt
- First-expiry-first-out: sales and transfers draw from the earliest-expiring batch
- Expiring-soon and expired views
- Batch write-off
- Waste log with reasons and photos
- Adjustments with reason codes
- Full movement ledger
- Reorder suggestions

CONTROL

Adjustments of ₦50,000 or more wait for approval. Suspected theft, adjustment spikes, negative stock and batch mismatches raise alerts.

5.7 Stock Counts & Variance

Counts that catch losses, not just record them.

KEY CAPABILITIES

- Full counts and quick shift counts of key items
- Blind-count option
- The person who counted cannot approve the count
- Large variances wait for approval
- Variance report: opening, receipts, usage and waste
- Variance trend and key-item count compliance
- Alert when an item has not been counted recently

5.8 Purchasing & Suppliers

Buy right, receive right, and pay only for what arrived.

KEY CAPABILITIES

- Supplier records with TIN and payment terms
- Purchase orders: draft, submit, approve, receive
- Separate-approver option on purchase orders
- Goods received against a purchase order or directly
- Draft supplier bill created automatically from goods received
- Purchase-price history per supplier
- Alerts when supplier prices rise
- Voiding a goods receipt needs approval

5.9 Inter-Branch Transfers

Move stock between branches without losing it on the way.

KEY CAPABILITIES

- Draft, dispatch with waybill, receive, close
- Partial receipt allowed
- Receiving is a separate permission
- Stock drawn first-expiry-first-out
- In-transit and open-waybill reports
- Short-receipt alerts (critical above 10%)
- Alerts for waybills not received in time

5.10 Customers & Loyalty

Know your customers and bring them back.

KEY CAPABILITIES

- Customer records for individuals and businesses
- Points programme with earn rate and value per point
- Minimum redemption and points expiry
- Tiers with earn multipliers
- Time-limited bonus campaigns
- Earn and redeem at the till, shown on the receipt
- Loyalty analytics: members, activity and trend

5.11 Automatic Accounting

The books follow the tills and the store room without re-keying.

KEY CAPABILITIES

- Daily sales journal per branch at 00:30
- Revenue, VAT, tenders, refunds, cost of goods sold and over/short
- Choose which account each figure posts to
- Supplier bills approved and paid in UbiniBooks
- Branch profit and loss with PDF and CSV export
- Receivables ageing and customer statements
- Optional automatic payment reminders on invoices by email and SMS

5.12 Branches, Staff, Alerts & Morning Brief

Run every branch from one place.

KEY CAPABILITIES

- Branches and staff assignments
- Staff restricted to their assigned branches; owner sees all
- Custom roles from detailed permissions
- Alert inboxes for tills and stock, with acknowledgement
- Daily digests to chosen recipients
- Morning brief email at 07:15
- Asset register with QR tags, custody and maintenance

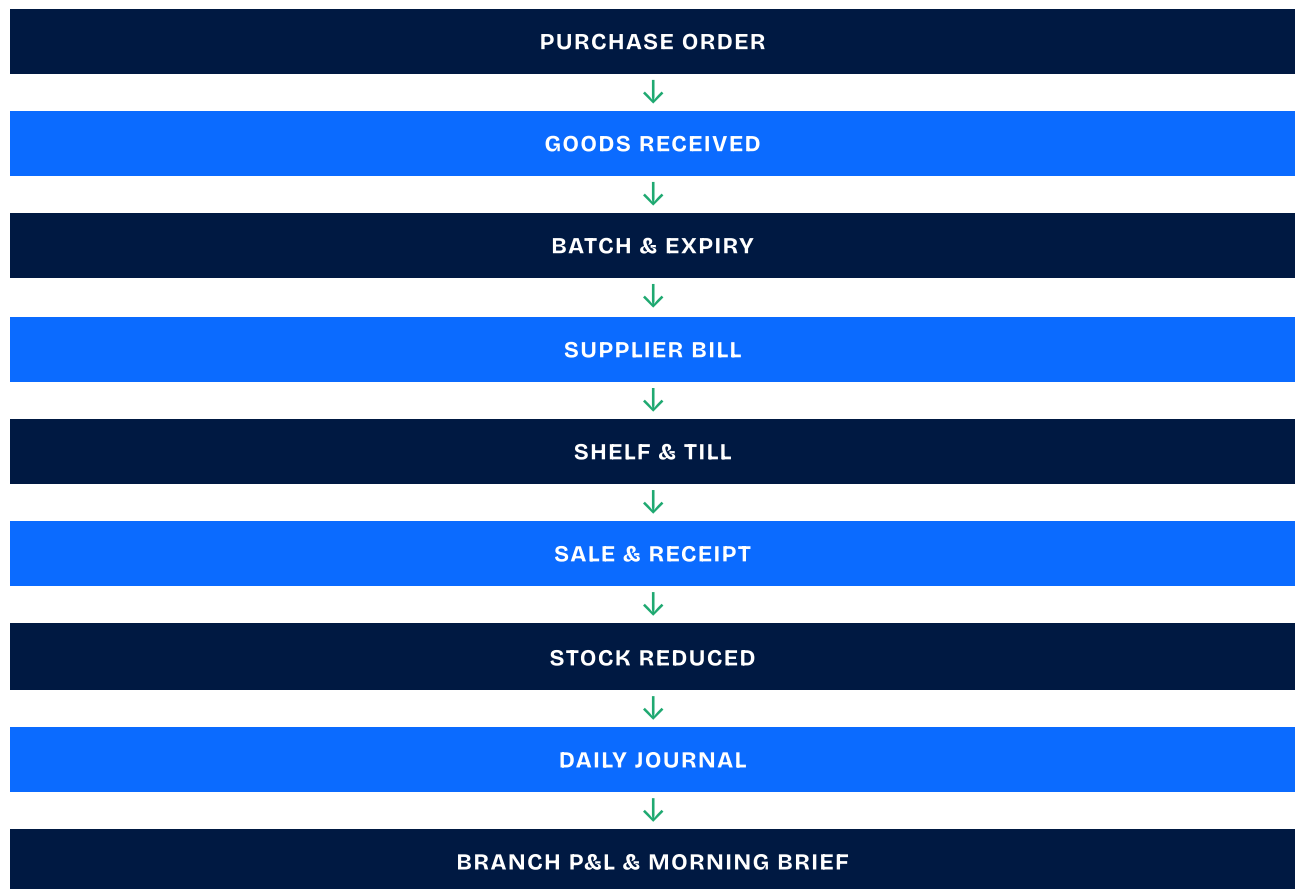
PART III

The Connected Business

How the modules work together so one action updates everything that depends on it.

06 The Connected Store

The real strength of UbiniOS Retail is how the modules connect. For example:



Goods received create the batch and the supplier bill. Each sale reduces the right batch, and each night the day's sales and cost of goods sold post to the books by branch.

07 Branch 360°

Every branch has one consolidated picture. The owner or manager can see:

- Today's sales and tenders
- Open and closed till sessions
- Cash variance by cashier
- Voids, refunds and pay-outs
- Stock on hand and reorder needs
- Expiring and expired batches
- Counts and variances awaiting approval
- Transfers in transit
- Open alerts by severity
- Branch profit and loss

RESULT

Less guessing. Faster answers. Losses caught while they are still small.

08 Built-in Loss Prevention

UbiniOS Retail is designed around the ways cash and stock actually go missing in a shop:

- Drawer ownership per cashier
- Blind close with variance reporting
- Pay-out and refund approval limits
- Void, refund and discount-rate alerts by cashier
- Unclosed-session alerts
- Blind stock counts with separate approver
- Adjustment approval above a value
- Suspected-theft and adjustment-spike alerts
- Short-transfer alerts
- Supplier price-increase alerts

Every action records who did it and when, which protects honest staff as much as it exposes problems.

09 Dashboards & Management Visibility

Owners should not have to wait for a manager's report to know how each branch is doing.

UbiniOS Retail gives decision-makers live screens and daily summaries.

Owner and management reports answer questions such as:

- How did each branch do today?
- When are we busiest?
- Which cashier or branch is short?
- Who voids, refunds or parks the most sales?
- What sells, and what doesn't?
- What is our gross margin by product and category?
- What expires soon, and what needs reordering?
- Where did stock go between counts?
- Which branch is most profitable?

MANAGEMENT ADVANTAGE

Profit is calculated from the cost at the time of each sale, so margins reflect what you actually paid.

PART IV

Business Value

What changes for the owner, the managers and the staff who use it every day.

10 Business Benefits

Cash You Can Trace

Every drawer owned, counted blind and reconciled.

Less Shrinkage

Counts, variance approvals and theft-pattern alerts.

Fewer Expiry Losses

Batches, expiry dates and first-expiry-first-out on every sale.

Honest Purchasing

Approved orders, matched receipts and price-rise alerts.

Safe Transfers

Waybills, partial receipts and short-receipt alerts.

Customers Who Return

Loyalty points, tiers and campaigns at the till.

Books That Match the Tills

Daily journals and branch P&L without re-keying.

Multi-Branch Visibility

One account, every branch, one morning brief.

Room to Grow

Add tills, branches, staff and payroll on the same platform.

11 Who Is It For?

UbiniOS Retail is designed for:

- Supermarkets with several tills
- Mini-mart and convenience chains
- Community and retail pharmacies
- Cosmetics and FMCG stores
- Wholesale-retail outlets
- Businesses opening their second or third branch

12 Key Users

Each person sees only what their role needs:

Owner / Executive

Morning brief, alerts, branch P&L, margin and cash-variance reports.

Branch Manager

Till sessions, approvals, counts, transfers and branch reports.

Supervisor

Overrides, refund and pay-out approvals, shift counts.

Cashiers

Sell screen, their own session and their own sales.

Storekeeper

Goods received, batches, waste, transfers and counts.

Purchasing

Suppliers, purchase orders and price history.

Accountant

Journals, supplier bills, receivables and financial reports.

Administrator

Users, custom roles, permissions and branch access.

PART V

Security, Integration & Delivery

How your information is protected, what UbiniOS connects to, and how we get you live.

13 Security & Access Control

Your business information, your staff records and your numbers are sensitive. UbiniOS is built with access control and accountability at its core, not added later.

- Secure central sign-in (OAuth 2.0 with PKCE)
- Two-factor authentication with recovery codes
- Role-based access with fine-grained permissions
- Custom roles built around your own team
- One login across several businesses, each kept separate
- Every request checked against the business it belongs to
- NIN, BVN, TIN and bank account numbers stored encrypted
- Password-protected PDF payslips (employer option)
- Approval workflows and maker-checker on money-related actions
- Bank-detail changes always need a second approval
- Records of who did what, and when
- Time-limited, reason-logged support access for UbiniOS staff
- Staff restricted to their assigned branches

Roles, approval limits and approval chains are configured to suit each business.

14 Integration

UbiniOS is the operating centre of your business. Its own modules are already connected to each other, and it connects to the outside services your business relies on:

- Paystack for subscription billing
- Bank payment files for salaries, with bank confirmation upload
- Bank statement import (CSV) and reconciliation
- Accounting journal export for QuickBooks, Sage and Xero
- Statutory files for LIRS, FCT-IRS, PenCom, FMBN, NSITF and FIRS
- Email delivery of payslips, invoices, statements and digests
- In-app notifications with live updates

Inside UbiniOS, people, payroll, point of sale, operations and accounting are already connected, so information entered once flows to every module that needs it.

15 Why Ubinios?

Built for Nigerian Retail

Cash-heavy tills, multiple branches and VAT rules, built in.

Integrated, Not Fragmented

Tills, stock, purchasing and books share one record.

Controls First

Drawer ownership, blind counts and approval limits are standard.

Configurable

Set your own approval limits, variance thresholds and alert recipients.

Local Understanding

Built in Nigeria for Nigerian trade and staffing.

Grows With You

Add HR, payroll and more branches on the same platform.

16 Implementation & Support

We work with you from the first conversation to the day your team runs on UbiniOS, and after.

Implementation

- Business process review
- Setup of branches, roles and permissions
- Approval limits, alert thresholds and recipients
- Staff import from our Excel/CSV template
- Opening balances for accounts and payroll
- User setup
- Go-live support
- Product catalogue, tax classes and opening stock set up with your team

Training

- Owner and administrator training
- Departmental training
- End-user training
- Practice on a sample business before go-live

Post-Implementation Support

- Support by email
- Updates delivered automatically in the cloud
- System monitoring
- Troubleshooting
- Continuous improvement from customer feedback

PART VI

What's Next & Vision

What we are building next, the change UbiniOS makes, and how to get started.

17 Coming Next

These capabilities are on the UbiniOS Retail roadmap. They are **not** available today.

Offline Tills

Keep selling during network outages and sync when the connection returns.

Card Terminal Integration

Card and transfer payments confirmed automatically against the sale.

Credit Sales at the Till

Sell on credit to approved customers with limits and statements.

Quick Cashier Sign-in

PIN-based switching between cashiers on a shared till.

Product & Stock Import

Load your catalogue and opening stock from Excel.

Pharmacy Essentials

NAFDAC numbers, expired-batch sale blocking and expiry alerts.

OUR PROMISE

Everything in Parts II to V of this booklet is available in UbiniOS today. The items on this page are on our roadmap and are clearly marked as such. We will not sell you a feature that does not yet exist.

18 The UbiniOS Difference

FROM Untraceable shortages	→	TO Cashier-owned drawers
FROM Annual stock-takes	→	TO Continuous counts and variance
FROM Expired stock surprises	→	TO Batch and expiry tracking
FROM Paper waybills	→	TO Tracked transfers
FROM Re-keying sales	→	TO Automatic daily journals
FROM Calling every branch	→	TO One morning brief

19 Our Vision

VISION

To give every Nigerian retailer complete, honest visibility of their cash and stock, from the supplier to the till to the bank.

20 Closing Message

Run Every Branch Like You're Standing In It

Retail margins are thin, and small leaks in cash or stock can wipe out a month's profit.

Owners need a system that does more than ring up sales. They need one that controls the till, tracks every batch and keeps the books in step with the shop floor.

By bringing tills, stock, expiry, purchasing, transfers, loyalty and accounting into one platform, UbiniOS Retail helps owners stop leakage, sell fresher stock and decide with facts.

UbiniOS

Every till. Every shelf. Every branch.

21 Contact

ConfluenceBits

Website: ubinios.com

Email: support@confluencebits.com

For product demonstrations, implementation enquiries and partnership opportunities, contact ConfluenceBits.