



SPEEDLINE®
Rely on it.

Payment Card Processing



Integrate card processing for faster service and simpler bookkeeping.

Process payment cards directly from your SpeedLine POS via the internet or a standard telephone line.

Choose Worldpay Express for stable processing with many cost-saving extras, plus support for SpeedLinePay and SpeedDine.

Or choose Monetra to process credit cards through your existing US bank or processing network, if not supported by Worldpay. Your SpeedLine account manager can help you choose the payment integration solution that best fits your business needs.

	WORLDPAY EXPRESS	MONETRA
US credit card processing	Yes, IP	Yes, IP, or dial-up.
US debit card processing	Yes	Yes
US EMV card processing	Yes, with certain supported hardware.	Yes, with most processors, and supported hardware.
End-to-End Encryption for EMV	Yes (P2PE certified), with certain supported hardware.	Yes, with Bank of America or FDMS Nashville/North only.
EMV Contactless Payments	Yes, if using Worldpay Express Core*, or Express Gateway with Fiserv/First Data‡.	Yes, if using an EMV capable processor listed below.*
Canadian credit card processing	No, if using Worldpay Express Core. Yes, for online orders only with Express Gateway and Fiserv/First Data.	Yes (Fiserv/First Data only).
Supported processing networks	EMV Capable* Chase Paymentech Elavon‡ First Data (now Fiserv) Global Payments Heartland‡ TSYS (Requires SpeedLine 7.3 R203 or later) Worldpay Express Core	EMV Capable* Chase Paymentech Tampa Elavon (NOVA) Global Payments East Heartland Payment Systems TSYS (Vital/VisaNet) Worldpay (TCMP) First Data (now Fiserv) Nashville North (Envoy via EDC) First Data (now Fiserv) North (CardNet) Non-EMV First Data/Fiserv Omaha (ETC Plus) Worldpay (RBS/LYNK)
Supported gift card processors Transaction fees vary by processor.	Worldpay StoreCard™. Get free, unlimited gift transactions if using Worldpay Express Core for credit cards. Add rewards for a low monthly fee. Worldpay Gift Valutec (owned by Worldpay) ValueLink gift cards, if using First Data (now Fiserv) for credit cards. For access to additional gift card providers, Monetra can be used for gift cards in conjunction with Worldpay for credit cards.	Chase Paymentech Elavon DirectNet Givex Heartland (Chockstone) Paytronix RBS Worldpay Stored Value Systems (SVS) ValueLink Valutec Worldpay (formerly Vantiv and Fifth-Third Bank) Monetra can also be set up simply as a gift card processor, in conjunction with a Worldpay credit card processor.
Payment processing software	Free, if using Worldpay Express Core to process credit cards. If using a third-party processor, a monthly fee applies. No integration fee.	License fee applies.
Compatible with SpeedLine Pay	Yes, if using Worldpay Express Core processing. StoreCard payments are also supported.	No

(Comparison table continued on next page.)

* Requires a supported EMV PIN pad. § Requires an Ingenico Lane 3000 EMV PIN pad.

‡ Certain Elavon and Heartland merchant accounts can be processed through TSYS; merchants should confirm with their processor.



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	WORLDPAY EXPRESS	MONETRA
Compatible with SpeedDine	Yes	No
Encrypted communication between software and SpeedLine	Yes	Yes
Reporting	Web portal for real-time transaction reports, and in Terminal.	Monetra Client and Terminal.
Payment network outage protection	Yes, Store & Forward with user-set floor limits. (Requires EMV hardware.)	Yes, Store & Forward with user-set floor limits (if <i>not</i> using EMV hardware.)
Guaranteed authorizations	No	No
Dial-up/backup processing	No	Optional modem.
Customer support	Free 24/7 - includes upgrades.	Annual fee applies – includes upgrades.
Card data security/PCI education	Yes	Yes



Credit Card



0123 4567 8901 2345

John Doe 08 / 28