



**SPEEDLINE**<sup>®</sup>  
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 (Vantiv) Express for stable processing with many cost-saving extras. Or choose Monetra to process credit cards through your existing US bank or processing network, if not supported by Vantiv. Your SpeedLine account manager can help you choose the payment integration solution that best fits your business needs.

	<b>WORLDPAY (VANTIV) EXPRESS</b>	<b>MONETRA</b>
<b>US credit card processing</b>	Yes, IP	Yes, IP or dial-up.
<b>US debit card processing</b>	Yes	Yes
<b>US EMV card processing</b>	Yes, with supported hardware.	Yes, with most processors, and supported hardware.
<b>End-to-End Encryption for EMV</b>	Yes (P2PE certified)	Yes, with Bank of America or FDMS Nashville/North only.
<b>Canadian credit card processing</b>	Yes	Yes
<b>Supported processing networks</b>	<b>EMV Capable</b> <sup>*</sup> Chase Paymentech First Data (now Fiserv) Worldpay (formerly Vantiv's Core platform)	<b>Non-EMV</b> Global Payments Heartland (Processed through TSYS network) TSYS
		<b>EMV Capable</b> <sup>*</sup> Bank of America (BAMS/NPC) <sup>†</sup> Chase Paymentech Tampa Global Payments East Heartland Payment Systems TSYS (Vital/VisaNet) Worldpay (TCMP) First Data (now Fiserv) Nashville North First Data (now Fiserv) North
		<b>Non-EMV</b> Elavon (NOVA) First Data/Fiserv Omaha Worldpay (MercuryPay) Worldpay (RBS/LYNK)
<b>Supported gift card processors</b> Transaction fees vary by processor.	Worldpay Gift  Worldpay StoreCard™: Get free, unlimited gift transactions. Add rewards for a low monthly fee.  If using Worldpay or First Data (now Fiserv) for credit card processing, ValueLink gift cards are also supported.	Chase Paymentech Chockstone (Heartland) Elavon DirectNet Givex MercuryPay Paytronix
		RBS Worldpay Smart Transactions (SMTS) Stored Value Systems (SVS) ValueLink Valutec Vantiv (Fifth-Third Bank) Vantiv StoreCard
<b>Payment processing software</b>	Free, if using Worldpay to process credit cards. If using a third-party processor, a monthly fee applies.	License fee applies.
<b>Encrypted communication between software and SpeedLine</b>	Yes	Yes
<b>Reporting</b>	Web portal for real-time transaction reports.	Reporting using Terminal and Monetra Client.
<b>Payment network outage protection</b>	No	Yes, Store & Forward with user-set floor limits (if not using EMV hardware.)
<b>Guaranteed authorizations</b>	No	No
<b>Dial-up/backup processing</b>	No	Optional modem.
<b>Customer support</b>	Free 24/7 - includes upgrades.	Annual fee applies – includes upgrades.
<b>Card data security/PCI education</b>	Yes	Yes
<b>Compatible with SpeedDine</b>	Yes	No
<b>Compatible with Pay@ the Door</b>	Yes (If using Worldpay processing. Also works with StoreCard.)	No

\*When using supported EMV PIN pads. †BAMS is owned by First Data (now Fiserv), so stores will use the First Data (now Fiserv) North platform.