



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 only.*	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 First Data (now Fiserv) Global Payments Heartland (Processed through TSYS network) TSYS (Requires SpeedLine 7.3 R203 or later) Worldpay Express Core	EMV Capable [*] Bank of America (BAMS/NPC) [†] 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)														
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, if using Worldpay Express Core for credit cards. 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.	<table border="0"> <tr> <td>Chase Paymentech</td> <td>Smart Transactions (SMTS)</td> </tr> <tr> <td>Elavon DirectNet</td> <td>Stored Value Systems (SVS)</td> </tr> <tr> <td>Givex</td> <td>ValueLink</td> </tr> <tr> <td>Heartland (Chockstone)</td> <td>Valutec</td> </tr> <tr> <td>Worldpay Mercury/StoreCard</td> <td>Worldpay (formerly Vantiv and Fifth-Third Bank)</td> </tr> <tr> <td>Paytronix</td> <td>Worldpay StoreCard</td> </tr> <tr> <td>RBS Worldpay</td> <td></td> </tr> </table> <p>Monetra can also be set up simply as a gift card processor, in conjunction with a Worldpay credit card processor.</p>	Chase Paymentech	Smart Transactions (SMTS)	Elavon DirectNet	Stored Value Systems (SVS)	Givex	ValueLink	Heartland (Chockstone)	Valutec	Worldpay Mercury/StoreCard	Worldpay (formerly Vantiv and Fifth-Third Bank)	Paytronix	Worldpay StoreCard	RBS Worldpay	
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RBS Worldpay																
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. †BAMS is owned by First Data (now Fiserv), so stores will use the First Data (now Fiserv) North platform.



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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

