



**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 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.



	<b>WORLDPAY 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 certain supported hardware.	Yes, with most processors, and supported hardware.												
<b>End-to-End Encryption for EMV</b>	Yes (P2PE certified), with certain supported hardware.	Yes, with Bank of America or FDMS Nashville/North only.												
<b>EMV Contactless Payments</b>	Yes, if using Worldpay Express Core only.*	Yes, if using an EMV capable processor listed below.*												
<b>Canadian credit card processing</b>	No, if using Worldpay Express Core. Yes, for online orders only with Express Gateway and Fiserv/First Data.	Yes (Fiserv/First Data only).												
<b>Supported processing networks</b>	<b>EMV Capable</b> <sup>*</sup> Chase Paymentech Elavon <sup>‡</sup> First Data (now Fiserv) Global Payments Heartland <sup>‡</sup> TSYS (Requires SpeedLine 7.3 R203 or later) Worldpay Express Core	<b>EMV Capable</b> <sup>*</sup> Bank of America (BAMS/NPC) <sup>†</sup> 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)												
<b>Supported gift card processors</b> 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>Paytronix</td> <td>Worldpay (formerly Vantiv and Fifth-Third Bank)</td> </tr> <tr> <td>RBS Worldpay</td> <td>Worldpay Mercury/StoreCard</td> </tr> </table> Monetra can also be set up simply as a gift card processor, in conjunction with a Worldpay credit card processor.	Chase Paymentech	Smart Transactions (SMTS)	Elavon DirectNet	Stored Value Systems (SVS)	Givex	ValueLink	Heartland (Chockstone)	Valutec	Paytronix	Worldpay (formerly Vantiv and Fifth-Third Bank)	RBS Worldpay	Worldpay Mercury/StoreCard
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<b>Payment processing software</b>	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.												
<b>Compatible with SpeedLine Pay</b>	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.  
‡ Certain Elavon and Heartland merchant accounts can be processed through TSYS; merchants should confirm with their processor.



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	<b>WORLDPAY EXPRESS</b>	<b>MONETRA</b>
<b>Compatible with SpeedDine</b>	Yes	No
<b>Encrypted communication between software and SpeedLine</b>	Yes	Yes
<b>Reporting</b>	Web portal for real-time transaction reports, and in Terminal.	Monetra Client and Terminal.
<b>Payment network outage protection</b>	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.)
<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

