



Integrated Credit Card Processing Options

Option 1: Processing with Vantiv Integrated Payments (formerly known as Mercury Payment Systems)

Cost Involved: No charge for this option. Vantiv covers the software licensing costs.

Process credit cards through **Vantiv Integrated Payments** (<https://www.mercurypay.com/>). Requires an active Internet connection that is "always-on." Processing is integrated. No additional hardware required. Each terminal will connect directly to Vantiv's processing gateway via the Internet.

Option 2: Processing with Chase Paymentech, Fifth-Third, First Data, or Heartland.

Cost Involved: There is a fee to enable these direct interfaces. Contact your MicroSale representative for pricing.

Process credit cards through a direct gateway to one of these payment processors. Requires an active Internet connection that is "always-on." Processing is integrated. No additional hardware required. Each terminal will connect directly to the respective processing gateway via the Internet.

Option 3: Processing via NETePay* from Datacap Systems (*EMV-compliant)

Cost Involved: Purchase NETePay software license directly from Datacap Systems.

Process credit cards through an active Internet connection that is "always-on" using Datacap's **NETePay** software (<http://www.datacap.com/pc-based-point-of-sale>). Processing is integrated. Requires the purchase of **NETePay** software. Uses any industry-standard processing network that supports IP processing. One terminal will operate as the credit card processing server - all terminals will communicate with that credit card server, and the credit card server will handle all communications with the processor via NETePay.

***EMV processing** with MicroSale using **NETePay** is certified with the **VeriFone VX805** pin pad. Credit card batches must be settled from a MicroSale terminal with a VeriFone VX805 pin pad attached to it. **Vantiv/ Mercury, TSYS, Sterling via TSYS, and FDMS Omaha** allow **Tip Adjust** after the transaction has been approved. **Paymentech, and FDMS Rapid Connect** only support applying tips at the time of the sale while the EMV card is inserted in the card reader.

Option 4: Processing on TSYS, TSYS to Sterling, or FDMS Omaha platform using PAX pin pads (*EMV-compliant)

Cost Involved: Requires PAX SP30, SP300, or D210 terminals from the bank or merchant services provider. There is a fee to enable these direct interfaces. Contact your MicroSale representative for pricing.

Process EMV-chipped credit cards using PAX pin pads. Requires an active Internet connection that is "always-on."

***EMV processing** with MicroSale is certified with the **PAX SP30, SP300, and D210** pin pads. Credit card batches must be settled from **each PAX unit individually** each day. **TSYS, Sterling via TSYS, and FDMS Omaha** allow **Tip Adjust** after the transaction has been approved.

Option 5: 3rd Party processing; not-integrated with MicroSale

Cost Involved: Rent or Purchase stand-alone credit card processing terminals from the bank or merchant services provider.

Process credit cards using **separate processing terminals** (provided by the merchant's bank or merchant services provider). Processing will **NOT** be integrated. Batches must be settled through the 3rd-Party terminals.
