

# The Future of Credit Card Processing

DFM has been hard at work integrating the Ingenico Product with its Point of Sale Suite and is already in discussion with clients for upgrades.

The Ingenico device will replace existing Mag Stripe Readers yet continue to provide full PCI Compliance through Monetra.

The use of these devices requires the update of the DFM Software to version 6 which also includes many other desirable updates such as scheduled item discounts and up to 8 payments per transaction including multiple credit cards. This release is fully ready for your facility today.

Monetra continues the monumental task of EMV certification with processors and expect to be fully certified for Chase-Paymentech, First Data, Global, TSYS, and WorldPay in the next 60 days. Monetra will continue to pursue others in the coming months.

Clients can get upgraded to the new software and input devices and continue to process Credit Cards through the swipe mechanism until EMV certification is complete for your processor at which point we would simply put the EMV in place.

There are some initial small fees per lane for the use of the Uniterm Module and a Monetra Server Upgrade cost for the EMV processing. Transaction costs remain the same with no transaction fees charged by either Monetra or DFM. Please contact your DFM support rep for pricing information for your specific situation and help you lay out your path to the DFM 6 release and the use of EMV Supported Ingenico Readers.

## Ingenico IPP320



Covering every possible payment method including contactless and mobile phone (NFC), it offers true convenience for shoppers. Boasting secure transactions, extensive communication technologies and a plug-and-play installation, this compact retail PIN-Pad is an unmatched, innovative solution; speeding up transactions and addressing the needs of the customers.

# Frequently Asked Questions



## Will I still be able to use credit cards without the Ingenico?

Your DFM System will continue to function with your current readers. If you are not using Encrypted readers at time, DFM would highly suggest this for PCI Compliance.

## My EMV didn't work. Will I be able to utilize the swipe through the Ingenico?

A couple of reasons may exist for this. Either your chip is bad or the terminal you used is prepped for EMV but not yet certified to accept the EMV. This is where DFM currently stands. The Ingenico will accept the card as a swipe.

## What costs can I expect with the upgrade?

Ingenico readers encoded with all appropriate keys including the key for your processor will cost \$575.00.

Per lane startup cost for Uniterm Module is \$125.00

Monetra Engine Upgrade for EMV once certified is \$195.00

There are no charges for upgrading to the DFM 6.0 Release.