

Smart **TERMINAL**™

PCI Compliant Payments for Self-Service & Over-The-Counter!

A Smart Terminal at your self-service kiosk, self-check, or circulation desk lets patrons make secure card payments for fines/fees or other purchases. Smart Terminals are patron-facing Mag-stripe devices that already support the Chip & Signature and Tap & Go card entry methods as they come online in the US! Smart Terminals meet the October, 2015 compliance deadline for EMV specification.

Smart Terminals transmit cardholder data directly to SmartPAY, our Internet Gateway, so the transaction is processed entirely outside of your network. That means your kiosk, self-check, or circulation desk computers are exempt from the rigors of PCI compliance. With Smart Terminals you can meet the PCI Security Standard without involving your entire network!

The Smart Terminal Payment System uses fully automates ILS recordkeeping when used with our **Smart Kiosk™**, **Smart Money Manager™** Point of Sale or any of the compatible self-check systems listed below.



Model shown is used in the United States

NOTE: Important Compliance Milestone:

Effective October 2015, Visa, MasterCard, Discover and American Express, have shifted card-present fraud liability to the merchant if an EMV card terminal is not used in a fraudulent transaction.

Get the Smart Terminal Payment System:

- Patron handles credit/debit card
- Automates real-time ILS recordkeeping
- Reconciles with financial reports

Smart Terminals link with leading ILS products:

SirsiDyinx - Horizon, Symphony
 Innovative Interfaces – Millennium, Sierra, Polaris
 TLC - CarlX, Library.Solution
 Koha and Evergreen

Smart Terminals work with leading Self-Checks:

bibliotheca + 3M, Polaris, mk Solutions, Inc.,
 Innovative Interfaces, & others.

Smart Terminals connect with leading Processors:

First Data, TSYS, Chase Paymentech, Elavon
 Vantiv, & others.

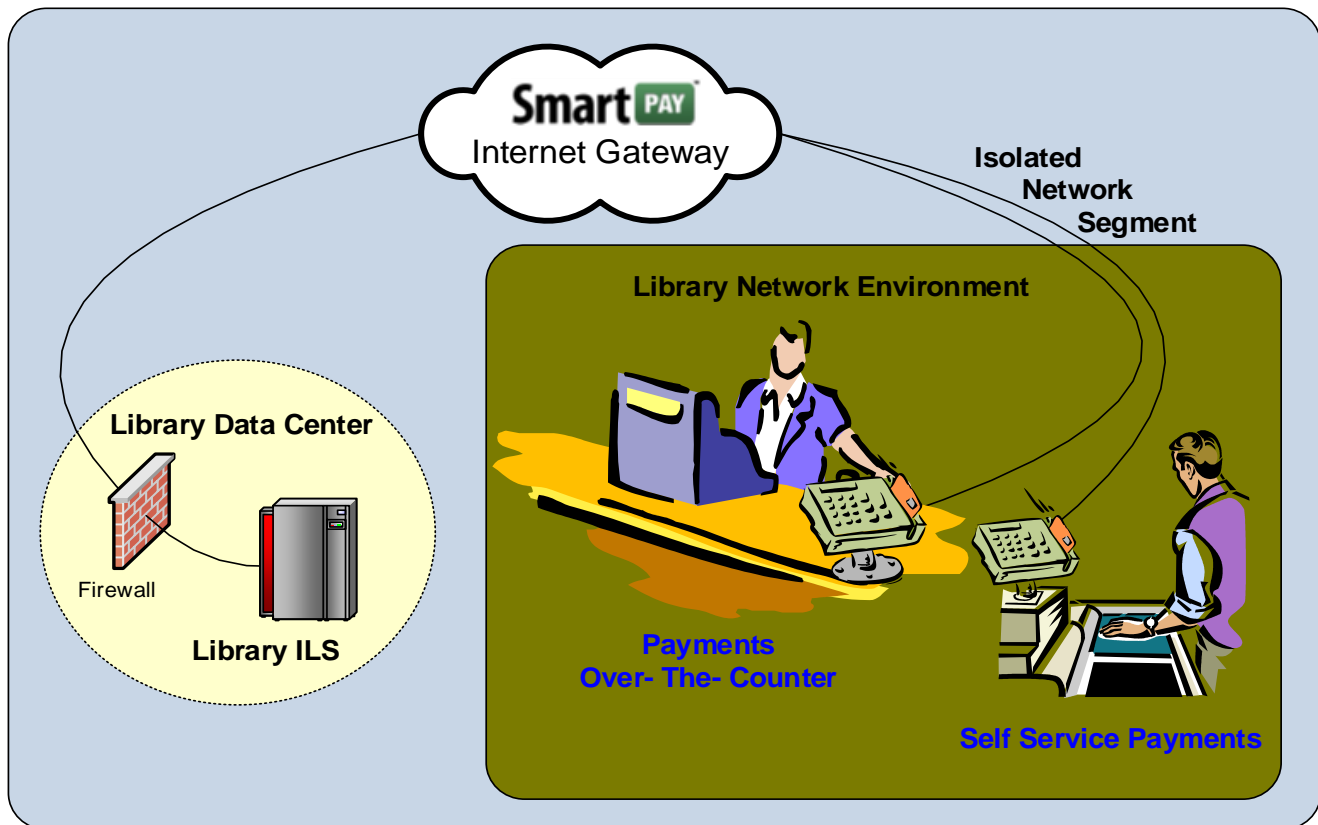
Smart Terminals can settle to multiple merchant accounts
 (additional setup and maintenance charges may apply).



Smart **TERMINAL**[™]

The Payment System for PCI Compliance!

Smart Terminals accept payment cards Over-The-Counter, at Kiosks, and at compatible Self-Checkout Stations. The Smart Terminal Gateway processes card charges and posts payments in real time. Patron cardholder data is secure since there is no network connection between the Library Data Center and the Smart Terminal. Depending upon your situation, Smart Terminals are eligible for self-assessment using SAQ B-IP or SAQ C.



Smart Terminals work like the credit/debit card station at your local retailer!

1. When patron chooses to pay by bank card, your POS or Self-check System sends transaction data to the SmartPay Gateway and patron is directed to the Smart Terminal.
2. Patron swipes their card on the Smart Terminal which queries the SmartPAY Gateway for transaction data. Smart Terminal prompts for confirmation of the payment.
3. Point of Sale or Self-Check System completes the transaction, clearing any fines from ILS.