Comprise Technologies

Smart TERMINAL

PCI/EMV Payments at Staff Desk & Self-Service Stations!

A Smart Terminal at your self-check, self-service kiosk or circulation desk lets customers make secure card payments for fines/fees or other purchases. Smart Terminals are patron-facing card readers that already support Chip & PIN (EMV) and Tap & Go (NFC) as they come online in the US!

Smart Terminals encrypt cardholder data and communicate directly with **SmartPAY™**, our Internet Gateway. Cardholder data is segmented and each transaction is processed entirely outside of your network. That means your networked servers, ILS, self-checkout stations, kiosks, and circulation desk computers are exempt from PCI Security requirements. Smart Terminals make you eligible to assess compliance with the PCI Standard using SAQ B-IP.

The Smart Terminal Payment System supports fully automates ILS recordkeeping when used with leading self-check products, our **Smart Kiosk™**, or our **Smart Money Manager™** Point of Sale systems.

Tap & Go

Mag-stripe

EMV Chip Reader

Smart Terminal model shown is used in the United States

Smart Terminals link with leading ILS products:
    SirsiDynix: Horizon and Symphony
    Innovative: Millennium, Sierra and Polaris,
    including Polaris My Account and Staff Interface
    TLC: CarlX and Library.Solution
    Koha, Evergreen

Smart Terminals work with leading Processors:
    First Data, TSYS, Chase Paymentech, Vantiv & Elavon.

Smart Terminals integrate with leading Self-Checks:
    Bibliotheca/3M, Innovative Sierra Express Lane,
    Tech Logic, Polaris ExpressCheck, mk Solutions
    & others.

NOTE: Important Compliance Notice:

Merchant is liable for fraudulent transactions that originate at non EMV terminals.
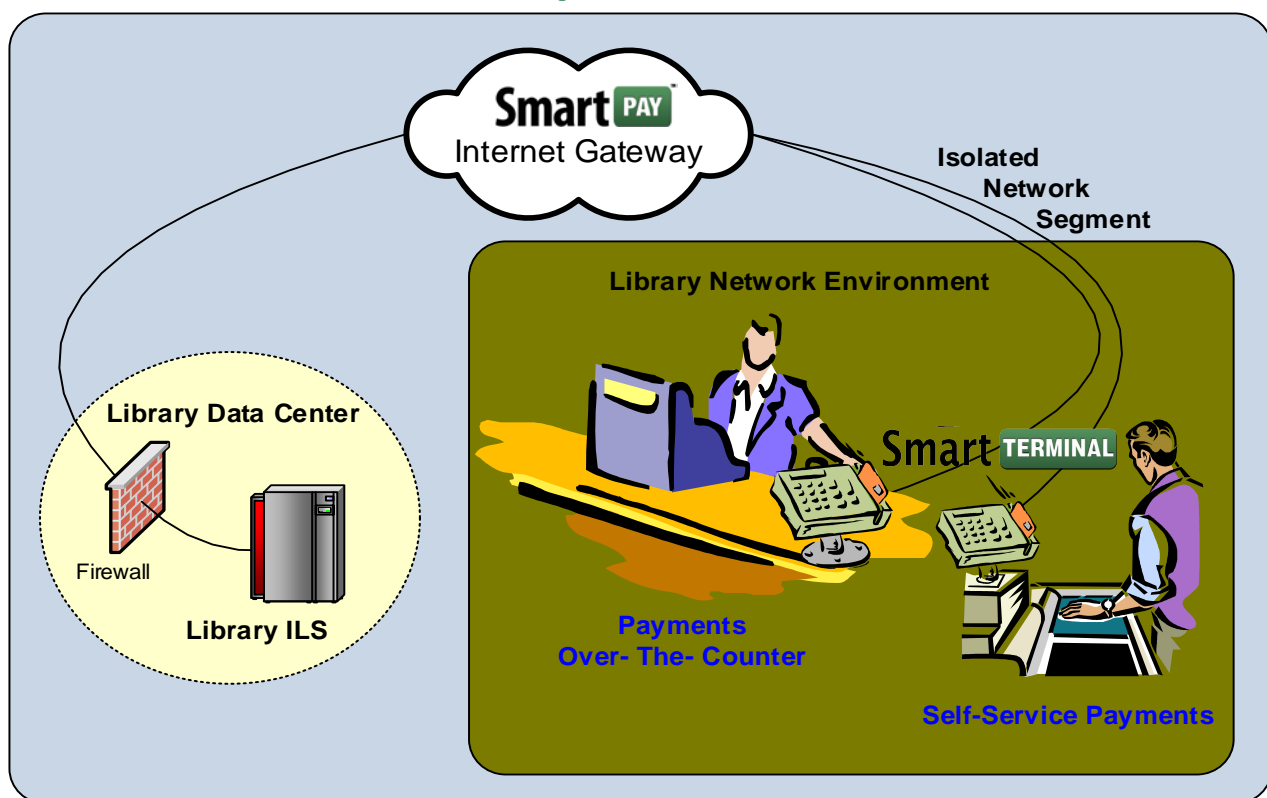
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The Payment System for PCI/EMV Compliance!

Smart Terminals accept payment cards Over-The-Counter, at Kiosks, and at compatible Self-Checkout Stations. The SmartPAY 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. Smart Terminals are eligible for PCI Merchant self-assessment using SAQ B-IP.

Smart Terminals work like the Card Reader at your Favorite 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. The Point of Sale or Self-Check System completes the transaction, clearing any fines from ILS.