

Welcome to the EMV program

We are pleased that we can offer you the newest security technology in processing credit cards. EMV stands for EUROPAY, MASTERCARD, VISA and it consist of an embedded security chip inside new credit cards and that allows the terminal to process your customer's cards in a more secure method.

Credit Cards

The difference in processing will be very limited. As you run the sale you will be prompted to Insert/or Slide the card. If the card has a CHIP you should insert into the Slot on the front of your machine or your external Pin pad depending on your set up when the terminal tells you to. You leave the card in the slot until the terminal tells you to remove it. This will usually occur once the sale has communicated to the bank and has received the authorization code. Once you remove the card the receipt will then print. If the card that you are processing is a regular card with no chip the process will not change and you will be able to run the card via the swipe.

Pin Debit EMV

EMV pin debit transactions will process as a signature debit transactions and will require a signature. Debit cards that do not have a HCIP embedded will process as normal via the swipe. EMV PIN DBEIT card program will roll out towards the end of the year and will be available for update once completed.

Pin Debit No EMV

Regular NON-chip Debit cards will process as normal.

Be aware of the differences in EMV cards:

- Regular EMV card (usually will be consumer cards)
- Offline Pin EMV cards (these are usually business or purchases cards) they require a PIN number to be used but are NOT DEBIT.
 - Merchant must have a pin pad or the internal pin pad set up in order to accept this card
 - If the card holder does not know their pin they should be directed to the phone number on the back of the credit card in order to register with the bank
- ONLINE PIN DEBIT EMV (this is a true Pin debit card)
 - This type of sale is NOT support through the program yet and must be run as a regular signature Debit transaction
 - Program due out towards the end of the year