



## ADAM'S CORNER

### Has it been one year already?

*This week marks the anniversary of the EMV liability shift, so here are my thoughts on the entire process. This is followed by a list of my favorite terminal solutions.*

It was definitely not a smooth transition, but I see that both merchants and consumers are warming to the chip cards.

Most of the issues we saw at the beginning have been resolved, thankfully. The main issues I have seen during this past year: Debit EMV PINs not working, duplicate transactions, blown terminals, locked terminals, and limited functionality, have been cleared up for the most part. It can still be daunting to figure out which entitlements work on which processor and platform, which is why we have seen ISOs and Agents focus on one or two terminals as their core deployments. Of course this makes sense from both a technical knowledge and support basis as well.

It has also been interesting to see ISOs choose a specific terminal, and then six months later change course completely because of limited functionality or issues of that terminal. Not terrible if you are in the refurbished terminal business! Okay, not funny.

#### ***The upcoming year...***

will be the year when the POS Systems integrate their systems with EMV. I also see a large movement toward tableside chip acceptance with GPRS, Wifi, and Bluetooth solutions. This is an exciting space as we (sic: USA) catch up to the rest of the world with tableside and tablet solutions, even though this was slowed down significantly when someone figured out how to add a post transaction tip-adjust feature.

As for the saga of the Chip/Signature vs Chip/PIN debate, I see it continuing to drag on until it is settled either in the courts or by the banks trying to cover their risk. What this debate does do however, is show how important it is to keep up to date on the latest news about the industry; in order to educate and inform the merchants. This is a big value-added quiver for the salesperson, especially when discussing whether to encrypt or add a PINpad to a solution.

#### **Listed below are the EMV Terminal Solutions...**

that DCCS is currently promoting as the go-to solutions when asked about each category. There are definitely other solutions not listed here, some more expensive and some cheaper, but this is just a list to get you started. Note that these solutions may not work on all processors and all platforms, so please check with your tech department to see if they will work for your merchants. The list in each category is in no particular order.

**Counter-top DC EMV Terminal Solutions (no PINpad):**

- [Vx520](#) - internal encryption option
- [ICT 220](#) - internal encryption option
- [FD130 EMV CTLS](#) - - internal encryption option
  - [Pax S80](#) - internal encryption option

**Counter-top DC EMV Solutions with a PINpad:**

- [FD130 & FD35](#)
- [Vx520 & Vx805](#)
- [FD100ti & FD35](#)
- [FD50ti & FD35](#)
- [ICT 220 & IPP320](#)

**Wireless EMV 3G Terminal Solutions:**

- [FD410 DW 3g](#) - downloads over the air
- [iWL250 3G](#) - download base needed
- [Vx680 3G](#) - download with a dongle
- [Pax S90 3G](#) - downloads over the air
- [Dejavoo Z9 3G](#) - download over the air

**Wifi (tethered) EMV Terminal Solutions:**

- [Dejavoo Z8 Wifi EMV](#)
  - [FD130 EMV](#)
- [IWL 252 Wifi EMV](#)

**Wifi (no tether) EMV Terminal Solutions:**

- [Dejavoo Z9 Wifi](#)
- [IWL 252 Wifi EMV](#)

**Customer-Facing EMV Signature Capture Terminal Solutions:**

- [Pax S300](#)
- [MX915](#)
- [ISC 250](#)
- [MT30](#)

**Flexible Gift Card Integrated Terminal Solutions:**

- [Vx570 & Vx805](#)
- [Vx520 & Vx805](#)

**Check Processing Terminal Solutions:**

- [FD200ti](#)
- [Vx520 & Magtek RS232](#)

