Card payment

With PIN-secured EC/credit online clearing, which is fully integrated into the checkout payment process, the checkout closing and checkout cut of the payment terminal match perfectly.
PC CADDIE can be used with various payment terminals („EC devices“). There are three different ways in which PC CADDIE comes into contact with the terminals. Two of these are available in Germany. The third has been developed for the terminals widely used in Switzerland:



ZVT

PC CADDIE „communicates“ directly with the payment terminal. This usually takes place via the existing LAN - however, serial connections are also possible if required. In general, the device must support the ZVT cash register protocol. Further information on this can be found in the sub-chapter ZVT protocol (DA systems, TeleCash, Concardis, ...).



SIX

All POS-integrated devices from SIX Payment Services can be used with PC CADDIE. You can find out more in the subchapter Worldline (Six Payment Services) .

Designations change...

What used to be more or less standardised *EC* (for EuroCheck) (but actually meant different, mutually unaccepted card systems in Germany and Switzerland) is now called *electronic cash*, *Girocard* or *Maestro*.

In this documentation, the term *EC* (EC card, EC terminal) is usually used in this documentation, even if it refers to Girocard or Maestro.

	Germany	**Switzerland**	**Austria**	**USA**	**UK**
online with PIN	electronic cash *or* Girocard	Maestro	Maestro		
offline, impersonal	GeldKarte (electronic purse)	CASH	Quick		
Cash is available at...	ATM	ATM	ATM	ATM	Cash machine

Situation in Germany

Debit cards Germany

Foreign Maestro cards are still rarely accepted in shops, as additional contracts (involving additional costs) have to be concluded. In most cases, there are only contracts for *electronic cash* (*Girocard*), which is a national debit card system.

Situation in Switzerland

Debit cards Switzerland

There is no longer a national system [1)]. The usual debit cards are Maestro cards. Where Maestro is accepted, foreign Maestro cards are also always accepted.

The German term „girocard“ did not and does not exist in Switzerland. Electronic cash„ is also a German term that should not be used in Switzerland, also because there is a risk of confusion with „CASH“: this is the „electronic cash“ on Swiss Maestro cards for car park and public transport tickets etc. up to a maximum of CHF 300.

Market leader in card-based cashless payment transactions:
SIX Payment Services
SIX Card Solutions

Situation in Austria

The national system *ATM* is in *Maestro* system. However, there are shops that only accept Austrian Maestro cards.

Market leader in card-based cashless payment transactions: Paylife

There are more:

- http://www.cardcomplete.com
- http://www.firstdata.at

Abbreviations

PIN	Personal Identification Number	Personal identification number
ZVT	Payment transaction terminal	Terminal consisting of pinpad and card reader
PT	Payment Terminal	Terminal consisting of pinpad and card reader
EC	*formerly* EuroCheck	today in Germany //electronic cash //
EFT	Electronic Fund Transfer	
POS	Point-Of-Sale	Point of sale
ECR	Electronic Cash Register	Cash register

MPD	Multi-Protocol-Driver	Software from SixCardSolutions

EC terminal in the customer terminal

Information on configuring the OPP - C60s can be found at **EC customer terminal**

[1)]

apart from Postcard