

Card payment

The cash desk and cashier's section of the payment terminal work perfectly with the PIN-secured EC / Credit online clearing, fully integrated in the cash payment process.

PC CADDIE can be used with various payment terminals („EC devices“). We distinguish three ways in which PC CADDIE contacts the terminals. Two of them are available in Germany. The third has been developed for the terminals widely used in Switzerland:



ZVT

PC CADDIE „communicates“ directly with the number terminal. This is usually done via the existing LAN - but if necessary, serial connections are also possible. Generally, the device must support the ZVT cash register protocol. Further information can be found in the sub-chapter [ZVT-Protokoll \(DA Systems, TeleCash, Concardis, ...\)](#).






SIX

All POS-integrated devices from SIX Payment Services can be used with PC CADDIE. You can find more in the sub-chapter [Six Payment Services](#).

Designations change...

What was generally known as *EC* (for EuroCheck) (but had different meanings in Germany and Switzerland), is now called *electronic cash*, *Girocard* or *Maestro*.

This documentation mostly uses the term *EC* (EC card, EC terminal), even if it is referring to other types of cards, like Girocard or Maestro.

	Germany	Switzerland	Austria	USA	UK
online with PIN	electronic cash <i>or</i> Girocard	Maestro	Maestro		
offline, impersonal	 Money card (electronic wallet)	 CASH	 Quick		
Cash is available at..	ATM	ATM	ATM	ATM	Cash machine

In Germany

Debit card, Germany

Foreign Maestro cards are still rarely accepted in stores as additional contracts must be made (additional cost). Usually, contracts exist only for *electronic cash* (*Girocard*), which is a national debit card system.

In Switzerland

Debit card, Switzerland

There is no national system anymore (apart from Postcard). The usual debit cards are Maestro cards. Foreign Maestro cards are accepted whenever local maestro cards are. The German term „Girocard“ did not exist in Switzerland. Also „electronic cash“ is a German term that should not be used in Switzerland, it might be confused with „CASH“: this is the „electronic cash“ on Swiss Maestro cards for parking and public transport tickets, etc. to maximum 300CHF.

Market leader in card-based cashless payment transactions:

 [SIX Payment Services](#)

 [SIX Card Solutions](#)

In Austria

The national system *ATM* has merged into *Maestro* . However, there are shops which only accept Austrian Maestro cards.

Market leader in card-based cashless payment transactions:  [Paylife](#)

There is also:

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

Abbreviations

PIN	Personal Identification Number	Personal Identification Number
ZVT	Payment Traffic Terminal	Terminal consisting of pinpad and card reader
PT	Payment Terminal	Terminal consisting of pinpad and card reader
EC	<i>previouslu</i> EuroCheck	today in Germany <i>electronic cash</i>
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

For information about configuring the OPP - C60s, see [customer terminal](#)