

## iST150 CONTACTLESS READER



### INTRODUCTION

It's faster, more convenient, and - more good news - the transaction can cost you less. Most of our Contactless customers have seen an increase in purchase value as customers spend more on their cards as they are not limited to the cash in their pockets.

The iST150 is not a terminal itself and will only work when connected to a terminal. Its sole purpose is to accept Contactless payments and it can be added to the Ingenico desktop terminal range.

The iST150 will always be switched on, providing it's connected to a terminal with power. Both the reader and terminal screen will exhibit messages for all transactions and the customer will be prompted to use either Chip and PIN for payments above the Contactless limit\*, or to present a Contactless card.

For Contactless payments the cardholder will touch their Contactless card on to the readers screen and the terminal will successfully complete or decline the transaction in less than one second.

We're already seeing how Contactless payments can be extended beyond credit and debit cards. For instance, Contactless can be used for High Value Payments (HVP) with customers paying via their mobile phone using Near Field Communication (NFC) technology. These transactions will have the same limits as standard Chip and PIN transactions and require a PIN input on their phone. However, customers will be able to enter their PIN before or whilst queuing.

### DEVICE SPECIFICATIONS

- Cheaper card transaction charges than standard Chip and PIN charges
- Faster payment processing with an average transaction time of less than a second, allows a quicker turnaround of customers
- Customers may spend more as they are not limited to the cash in their pocket
- Queue busting - reduced transaction processing times means customers pass through tills quicker
- Reduces handling errors and operating costs with only one end-of-day reconciliation required

### KEY FEATURES

- Fully secure with Payment Card Industry PIN Transaction Security (PCI PTS)
- Transactions are stored and processed securely end-to-end

### WHO WOULD BENEFIT FROM ACCEPTING CONTACTLESS PAYMENTS?

- 1) Anyone that accepts transaction values of up to and including the Contactless limit\*
- 2) Ideal sectors include: fast food, caterers, eating places, public transport, florists, book shops, chemists, locksmiths, confectioners, tobacconists and newsagents
- 3) As mobile payments via phones takes off, it could benefit everyone!



## DESIGN SPECIFICATION

**Size:** 83mm (L) x 27mm (W) x 124mm (H)

**Weight:** 150g

The Contactless reader will come with a 1.8 metre cable.

## FACTS ABOUT CONTACTLESS

- ✓ A new faster alternative method to pay by card
- ✓ Spending on Contactless cards more than trebled over the last year to reach a record £2.32 billion in 2014\*\*
- ✓ 10 Contactless transactions take place every second\*\*
- ✓ A card upgraded to include Contactless functionality will look much the same as a standard Chip and PIN card, but the design will incorporate one or more 'Contactless Identifiers'. The majority of Contactless cards issued in the UK feature this symbol:



- ✓ Although a PIN isn't required for Contactless transactions, occasionally the terminal will request that a full contact Chip and PIN transaction is completed. This is designed to deter fraudulent usage in the event of the card being stolen. Every time a PIN is entered, it re-affirms the cardholder is in possession of their card

## DESIGN SPECIFICATION

- iST150 solution is supported via the standard terminal helpdesks
- First class terminal maintenance and support via our helpdesk - **0345 702 3344**\*\*\*
- BusinessView+ offers immediate, convenient access to your current and historical transaction information\*\* over the internet 24 hours, 7 days a week

\*Additional charges may apply for this service

\*\*Transactional data only stored for 6 months due to PCI Compliance.

\*\*\*The UK Cards Association 2015

Reference material on Contactless obtained from UK Cards. For more information on Contactless, visit UK Cards at [www.theukcardsassociation.org.uk](http://www.theukcardsassociation.org.uk)

FOR MORE INFORMATION PLEASE  
CONTACT US TODAY ON **0345 702 3344**\*\*\*

\*\*\*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. Calls may be recorded. We also provide a Textphone service on 0345 602 4818.

**Global Payments is HSBC Bank plc's preferred supplier for card processing in the UK.**

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