



Quick Service Solutions

Put your business in the fast lane.



Moneris' Quick Service Solutions allow you to process payments for small ticket items faster. Ideal for environments where speed is important, these solutions encourage greater consumer spending and provide better customer service.

No Signature Program

No Signature Program enables merchants in selected lines of business to provide enhanced service to their customers. You can speed up your check-out process and increase customer convenience. As an added benefit, your location is also protected against certain charge backs. There are no additional fees and no additional hardware is required¹.

Benefits

- Improved speed and convenience at the check-out
- Higher average ticket size – customers who use credit cards typically spend more than cash customers
- Protection against certain chargebacks²
- No additional equipment required¹

The No Signature Program eliminates the need for a signature for transactions below a specified dollar amount for magnetic-swipe credit cards.* A credit card transaction receipt is also not required, unless requested by the cardholder. To qualify, transactions must be made in person, swiped and authorized.

* For chip-cards, the terminal will prompt for cardholder to enter a PIN regardless of transaction amount.

MasterCard⁺'s Quick Payment Service (QPS)

Merchants who qualify for the MasterCard QPS program are no longer required to obtain a cardholder's signature for MasterCard transactions up to \$50 CDN (including applicable taxes) or provide a receipt unless requested by the cardholder.

QPS Qualified Businesses

MASTERCARD QPS CATEGORIES (MCC)	
5499	Convenience Stores
5912	Drugstores/Pharmacies
5814	Fast Food / Quick Service Restaurants
7832	Movie Theatres
7523	Parking Lots/Garages
5541	Petroleum Service Stations
5411	Grocery/Supermarkets*
5735	Music Stores
5942	Bookstores*
5994	Newstands*
7216	Dry Cleaners*
7841	Video Stores*

* Requires MasterCard PayPass™ acceptance at a minimum of one check-out at the location.

Visa[®] Easy Payment Service (VEPS)

Any merchant **except** those assigned in one of the following Merchant Category Codes may conduct a Visa Easy Payment Service Transaction:

VEPS Business Exclusions

BUSINESS CATEGORY EXCLUSIONS (MCC)	
4829	Wire Transfer Money Orders
5542	Automated Fuel Dispensers
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel Related Arrangement Services
5964	Direct marketing – Catalogue Merchants
5965	Direct Marketing – Combination Catalogue and Retail Merchants
5966	Direct Marketing – Outbound Telemarketing Merchants
5967	Direct Marketing – Inbound Telemarketing Merchants
5968	Direct Marketing – Continuity/Subscription Merchants
5969	Direct Marketing/Direct Marketers (Not elsewhere classified)
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise and Services
7995	Betting, including Lottery Tickets, Casio Gaming Chips, Off-Track Betting, and Wagers at Race Track
9405	Intra-Government Purchases (Government only)
9950	Intra – Company Purchases

Automatic Sign-Up

As a Moneris merchant, you will automatically be set up with the appropriate program(s) if your business type qualifies for the QPS or VEPS programs. Moneris will provide you with the appropriate material to explain the program in more detail.

Contactless Program

Take advantage of increased speed and convenience with the contactless payment solution. Customers can simply tap or wave their card in front of a contactless reader and a transaction is completed in seconds. With no signature verification, no PIN entry and optional cardholder receipt, you can benefit from faster transactions, shorter line ups and satisfied customers.

Benefits

- **Fast** – streamlined process makes credit card payments faster than cash
- **Convenient** – customers may be more likely to return to merchants that provide fast payment options
- **Higher average ticket size** – customers who use payment cards typically spend more
- **Reduced cost of cash management**
- **Protection against certain chargebacks²**

Unlike the No Signature Program, the Contactless Program is available to any merchant with the appropriate hardware.



MasterCard⁺'s PayPass⁺ and Visa[®]'s payWave[™]

MasterCard PayPass and Visa payWave purchases of **up to \$50³ CDN** (including applicable taxes) made through a contactless reader are protected against certain chargebacks².

MasterCard PayPass transactions over \$50.00 CDN (including applicable taxes) should be processed using another point of sale payment method, such as swiping or inserting card. If the contactless reader is used, chargeback protection will no longer apply and you will be liable for the full transaction amount.

Visa PayWave transactions over \$50.00 CDN (including applicable taxes) will require a cardholder's signature or PIN.

Equipment Requirements

To take advantage of our Contactless Program, you will need a certified contactless reader and contactless capable point-of-sale (POS) terminal or software system. Only transactions processed through a certified contactless reader are covered by this program. Moneris can help you get set up up with the right equipment.

- **Moneris VivoPay 5000 contactless reader**
- **Moneris HiSpeed 6200 terminal** with contactless compatible software (may require upgrade to latest version) or **Integrated point-of-sale software** with support for the Moneris VivoPay 5000 contactless reader.

The Moneris VivoPay 5000

Speed up transaction times at the check out with the VivoPay 5000 contactless reader.

- Accepts MasterCard⁺'s PayPass and Visa[®]'s payWave payments.
- Ideal for use in a variety of merchant environments, including: retail locations, ticket booths, multi-lane and single-lane merchants, hospitality and car rental.



DISPLAY

- Large backlit graphic display with sound feedback guides consumers through the buying process
- Screen: 128 X 64 Pixel LCD

CONNECTIVITY

- Serial

DIMENSIONS

- Height, 5.25" (133.3 mm) x Width, 4.2" (105 mm) x Depth, 3.7" (94 mm)
- Footprint: Width, 3.7" (94 mm) x Depth, 3.7" (94 mm)

Quick Service Solutions Matrix

Program Type	Programs	Transaction Amount Up To	Additional Equipment	Eligibility
No Signature Programs	MasterCard QPS	\$50	None ¹	Selected MCC
	Visa VEPS	\$25	None	Selected MCC
Contactless Programs	MasterCard PayPass ^{**}	\$50	Required	All merchants
	Visa payWave [™]	\$50 ³	Required	All merchants

Sign up for Quick Service Solutions and put your business in the fast lane. Contact your Moneris Sales Consultant or visit moneris.com/quickservice.



¹The terms of chargeback protection are subject to change at any time. ²The Contactless Program is available to any merchant with the appropriate hardware. ³A cardholder's signature or PIN will continue to be required for credit card transactions above the amounts stated. [®] Moneris, Moneris Solutions, Merchant Direct and the Moneris Solutions design are registered trademarks of Moneris Solutions Corporation. [®] Registered trademark of VISA Inc. Moneris is a licensed user. [†] Registered trademark of MasterCard International Incorporated. [™] payWave is a trademark of VISA Inc. ^{**} PayPass is a trademark of MasterCard International Inc.