

# THE INTEGRATED PAYMENT DIFFERENCE

Integration is often synonymous with terms like automatic, simple, and fast. Payment integration is no exception, but aside from the obvious benefits of these buzzwords, how can payment integration enhance your business? Follow along through our handy comparison chart to learn more about how payment integration can take your payment services to another level.

## WITH INTEGRATION



### CENTRALIZED

Control all payment settings and merchant credentials through iQmetrix's online Hub tool. Hub acts as your business's central control system where users can also access their RQ settings and analytical reports.



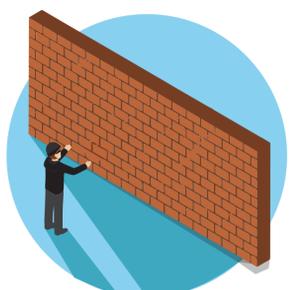
### UNIFIED

Integration automatically registers card differences like debit vs credit, Visa vs Mastercard, and more, saving your front-line staff time and ensuring accuracy.



### AUTOMATIC

Integration enables quicker checkout, with a lessened chance for human error, by automatically pushing the transaction amount to payment device and back.



### VERIFIED

Refund verification ensures that the right card is being refunded back to with the right amount, increasing the security of your payments by blocking defrauding attempts.



### AUTOMATIC

Batching and reporting become effortless back-end processes with automated reconciliation of your sales invoices to amounts tendered.



### AUTOMATIC

Users can seamlessly pull up past invoices and view all transactional data from detailed reports. Payment device data is also captured through integration, letting users run real-time terminal reports.



### CUSTOM

Access an extensive range of certified next-gen devices and enable custom flows like surveys and branded screens to increase customer engagement and capture customer info.

## WITHOUT INTEGRATION



### DECENTRALIZED

Both card verification methods and merchant credentials issued by your processor must be set up in a separate system from the settings in RQ and are less customizable.



### FRAGMENTED

Card brands and types must be manually entered into the system. Since it's not registered automatically, front-line staff must input the right type or risk back-end errors.



### MANUAL

Transaction amounts are manually entered on the payment device before a customer can follow the payment prompts to pay.



### UN-VERIFIED

The system is unable to quickly determine the right refund on the right card. Without refund verification, your business is more susceptible to refund fraud.



### MANUAL

Invoices and amounts tendered must be manually matched making batching and reporting much slower and more prone to accounting errors.



### MANUAL

Without automated reconciliation, the system can't capture the data necessary for in-depth transaction or terminal reports. Any reporting done is manual and time-consuming to create.



### STANDARD

Choose between one or two basic device models without custom flows or the ability to capture important customer data.