Boost CSI through Active Service Delivery

The Power of One

Xtime Payment offers robust and streamlined workflows enabling consumers to pay for service directly within Xtime. From both the desktop or tablet, service advisors have the ability to accept credit card payments in the service lane or create an online payment request for the customer to pay at their own convenience.

Online Payment

Payment for service can be requested and collected directly from Spectrum products.

▶ Email and text payment requests to customers

▶ Accept credit card payments from a secure microsite

▶ Access, print and reference payment receipts

▶ Enable customers to skip the cashiering process when picking up their vehicles and to pay for service at their convenience

▶ Available from both Xtime Schedule and Engage

Credit Card Processors

Accepting payments through Spectrum products requires a compatible credit card merchant processing account.

▶ **Global Payments**—Global Payments is the only partner you need to stay ahead of change and achieve your goals for growth. When you can replace multiple vendors with one trusted partner, the possibilities are endless. A Fortune 500 financial and payments technology company, Global Payments merges software and payments in the cloud, delivering a seamless ecosystem. That means you get increased operating efficiency and better experiences.

▶ **Worldpay**—Vantiv, now Worldpay, is an established leader in the processing space, processing more integrated payments than any other acquirer. The Worldpay solution serves many Fortune 500 companies, and is the number one global acquirer.

▶ **CenPOS**—CenPOS is a well-known merchant provider in the automotive industry. Dealers with an existing CenPOS Merchant account can use Xtime Payment by adding a new acquired services account setup, or as a gateway solution.

> " It's one less step the customer has to go through when they come here to pick up their car. In our case, the customers are in a hurry. The quicker the process of picking up their vehicle, the happier they are. "
>
> — Jerry Antoine, Service Manager, John Hine Mazda

Learn more at Xtime.com | ☎ (888) 463-3888 | ✉ sales@xtime.com

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Payment Options

Two different options are available for processing payments with Xtime:

▶ **Acquired Services** allows the dealer to process credit cards within the Xtime system, enabling reconciliation and efficient process flow for front line employees. This secure and compliant option features a Bluetooth-enabled card-swiping device that can facilitate payment transactions on iPads using Xtime Engage.

▶ **Gateway Services** is a monthly cost option that processes integrated credit cards for other acquirers, as the integration can act as a gateway to a dealer's existing credit card or merchant processor. This includes Chase, First Data, TSYS and Global. The same value additions apply as above and same card swiping device is used (iCMP/iSMP), however some capabilities may not be available with Gateway processing.

Credit Card/ Merchant Processing Features	Global Payments Integrated (GPI) Acquired Services	Worldpay Acquired Services	Worldpay Gateway Services	CenPOS Acquired Services	CenPOS Gateway Services
Account Required	✓ Transactional; rates vary; contact GPI for details	✓ Transactional; rates vary; contact Worldpay for details	✓ $99 setup fee per Gateway account; then $60/month, $0.15/transaction	✓ Transactional; rates vary; contact CenPOS for details	✓ $10/month, $0.30/transaction with $50 minimum monthly commitment
Fraud Protection	✓ AVS, CVV, and ZIP code enablement available for free			✓ 3D Secure Available (additional $0.25/transaction)	
Online Transactions	✓ Secure online customer payments sites via pay-by-link ✓ Delay Pay available	✓ Secure online customer payment site		✓ Secure online customer payment site	
PCI Compliant	✓ PCI Assure including a $100,000 breach protection	✓	✓	✓	✓
Dealer Application Documents	▶ Merchant agreement ▶ Account updater form ▶ Copy of voided check	▶ Merchant agreement ▶ Account updater form (if tokenization or auto-updated expiration dates for cards desired) ▶ Copy of voided check	▶ Signed Gateway agreement form ▶ VAR sheet (from existing merchant processor)	▶ Merchant agreement ▶ Account updater form (if tokenization or auto-updated expiration dates for cards desired) ▶ Copy of voided check	▶ Signed Gateway agreement form ▶ VAR sheet (from existing merchant processor ▶ Copy of voided check
Account Term Agreement	3-year standard term; see GPI contract for early term clause.	3-year standard term; see Worldpay contract for early term clause.		Contact CenPOS for account agreement-specific details.	
Contracts	Payment contracts are separate from Xtime contracts.				