The challenge
Many retailers operate with outdated terminals that process transactions at less-than-ideal speeds or do not support advanced features and products. When processing payments, every merchant needs reliable high-performance equipment for fast transactions that keep the line moving. In addition, with EMV chip card technology soon becoming the standard in the United States, it will be important to factor this into your equipment needs.

The solution
The FD130 Duo terminal paired with the FD35 PIN-pad is an affordable terminal solution that combines performance, reliability and ease of use in a compact, feature-rich device. In addition, with new security guidelines coming soon, the FD130 Duo enables you to accept transactions when a customer presents you with an EMV card — a card embedded with a special chip that adds an important layer of security.

The FD130 Duo delivers high-quality transaction processing, and by using newer technologies, provides a secure internet protocol (IP)/dial platform. If you prefer, you may connect using the terminal’s built-in Wi-Fi capability.

How it works
Installation is simple, with easy-to-follow on-screen prompts. Setup takes just a few minutes per terminal. The FD130 Duo terminal accepts PIN-secured and signature debit cards, credit cards (including Visa®, MasterCard®, Discover®, Diners Club International® and JCB®), contactless payments, gift cards and checks using TeleCheck ECA® or paper solutions.

The FD130 Duo generates customer receipts with only the last four digits of the card numbers to help protect your customers from fraud and identity theft. The FD130 Duo supports TransArmor® Solution®, which combines encryption with tokenization to remove the card number so it cannot be used to initiate a financial sale transaction by an unauthorized entity/person outside your card processing systems.

As an option, the FD130 Duo also offers Dynamic Currency Conversion (DCC) service, which makes it possible for international customers to pay in their own currency. The Offerwise™ Solution is also supported and allows customers the ability to link online offers with any payment card or mobile wallet.
Industries served

• Retailers
• Restaurants
• Quick-service restaurants
• Mail order/telephone order
• Grocery stores
• eCommerce

Help your business

Improve your bottom line

• Accept all major bank and credit cards
• Keep infrastructure costs low with a combination terminal, PIN-pad, contactless reader and printer
• Reduce chances of lost connection and lost sales
• Prepare for EMV chip technology and new guidelines designed to add an important layer of security

Deliver superior customer service

• Improve customer wait times with faster transactions
• Quickly generate printed receipts
• Help protect customers from fraud with customer, merchant and report truncation features

Enjoy easy-to-use technology

• Intuitive touch-screen display for ease of use
• Fast terminal downloads using IP, dial-up or the built-in Wi-Fi capability
• Easy support of both IP and dial-up with Secure Sockets Layer (SSL) encryption
• True 32-bit processing (ARM9 32-bit CPU core)
• Quick and hassle-free drop-in paper-loading system

Features

• Compact design
• Windows CE 6.0; speedy ARM9 400Mhz CPU
• Processing capabilities for ATM, debit, electronic benefits transfer (EBT) transactions and check payments
• Fast printer capable of 15 lines per second
• Connectivity via IP, dial-up or the terminal’s built-in Wi-Fi capability
• Durable keys
• Touch-screen capability with 320x240 color display
• Merchant-friendly one-touch feature for daily functions
• Three-track magnetic-stripe reader
• Contactless support
• 64 MB RAM standard memory
• Three USB ports
• Address verification service
• Batch history
• Simplified support and installation
• 2.25-inch-wide thermal roll printer
• Ability to accept EMV chip transactions that enhance security

Build business momentum — with Paymentum.*

Payments. Commerce. Security. Advice. The Paymentum* suite of solutions from Bank of America Merchant Services powers your business for growth. From traditional payment processing to eCommerce, mobile solutions and more, our custom solutions can help increase commerce, improve security and optimize your total solution with personalized analytics.

For more information, contact your Bank of America Merchant Services sales representative.

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1 Additional peripheral, product costs and contracts may apply.
2 Additional product costs and contracts may apply.
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