Charge Anywhere®

Mobile Payment Acceptance. Simplified

EMV Integration Solutions

Starting October 1, 2015, card present merchants must accept EMV transactions or bear the full liability for fraudulent transactions. Integrating EMV into your existing point-of-sale solution can be costly and time consuming. Charge Anywhere provides three integration options that can be as easy or as flexible as you need.

SDK Integration

Charge Anywhere's EMV SDK Integration option is the most flexible way to fully embed EMV transactions into your existing POS system. Using the Charge Anywhere EMV SDK, you program your POS system to communicate directly with the ComsGate gateway. While more upfront work than our other solutions, you have total control over your EMV integration. This option requires PA DSS and EMV certification.

Cloud Integration

Our Cloud Integration option is the easiest way to add EMV to existing POS systems without requiring PA DSS and EMV certification. Your existing POS system sends a message over the Internet to Charge Anywhere with transaction information. A separate mobile device with provided card reader runs the Charge Anywhere cloud app. The customer completes the EMV transaction on the tablet and Charge Anywhere sends the results back to your POS application.

Side-by-Side Integration

For existing mobile applications, our Side-by-Side Integration option is the best way to add EMV without requiring PA DSS and EMV certification. Your existing mobile app sends the transaction information to a payment app on the same device. The customer completes the EMV transaction on the payment app. The payment app sends the transaction to the ComsGate gateway and updates the mobile app when it receives the response.

For more information, visit www.chargeanywhere.com

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EMV Integration Solutions Comparison

SDK Integration	Cloud Integration	Side-by-Side Integration
Directly integrate EMV payments into your existing POS application with complete control of the transaction flow.	Use a companion tablet/smartphone app and reader to provide EMV payments to your existing POS system in retail or tip mode.	Use Charge Anywhere's payment app to communicate with and provide EMV payments on the same device as your existing mobile app.
Seamless integration into existing POS system; larger programming effort (typically 3-6 months).	Easy integration into existing POS system; smaller programming effort (typically around 2 days).	Easy integration with existing mobile app; smaller programming effort (typically around 2 days).
Developers are provided with an EMV reader, gateway account, documentation, sample app.	Developers are provided with an EMV reader, gateway account, API, sample app.	Developers are provided with an EMV reader, Charge Anywhere application, gateway account, integration guide, sample app.
OS Support: iOS, Android	OS Support: iOS, Android, Windows	OS Support: iOS, Android, Windows
No additional device required.	Requires additional tablet or smartphone to run companion app.	Payment app runs on same tablet/phone as merchant app.
Transaction flow: • Order entered into POS. • POS prompts customer to complete EMV payment. • POS sends transaction to gateway. • Gateway responds with approval code.	Transaction flow: • Order entered into POS. • POS sends order to cloud. • Tablet/phone prompts customer to complete EMV payment. • Tablet/phone sends transaction to gateway. • Gateway sends response to POS and tablet/phone to complete transaction.	Transaction flow: • Order entered into mobile app. • Mobile app sends order to payment app. • Payment app prompts customer to complete EMV payment. • Payment app sends transaction to gateway. • Gateway sends response to payment app which updates merchant app to complete transaction.
Requires PA DSS and EMV certification for each card brand.	Does not require PA DSS and EMV certification.	Does not require PA DSS and EMV certification.

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