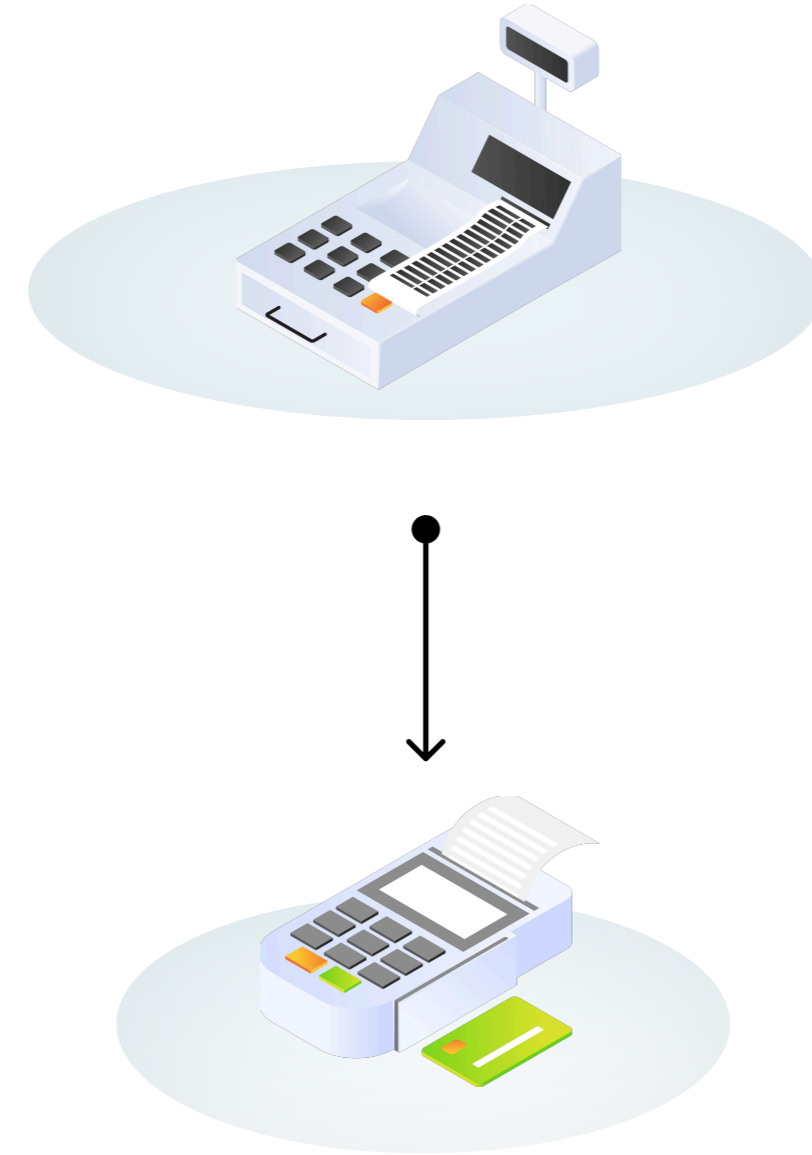## Stand-alone Terminal

- Separate stand alone terminal for each HBC/OTC processor.
- Limits deployment to one or two lanes and/or service desk within retailer.
- Items have to be scanned on separate terminal, adjudicated and credit issued and then re-scanned into POS.
- No link to between terminal and POS basket transaction data so high incidences of fraud and declines.
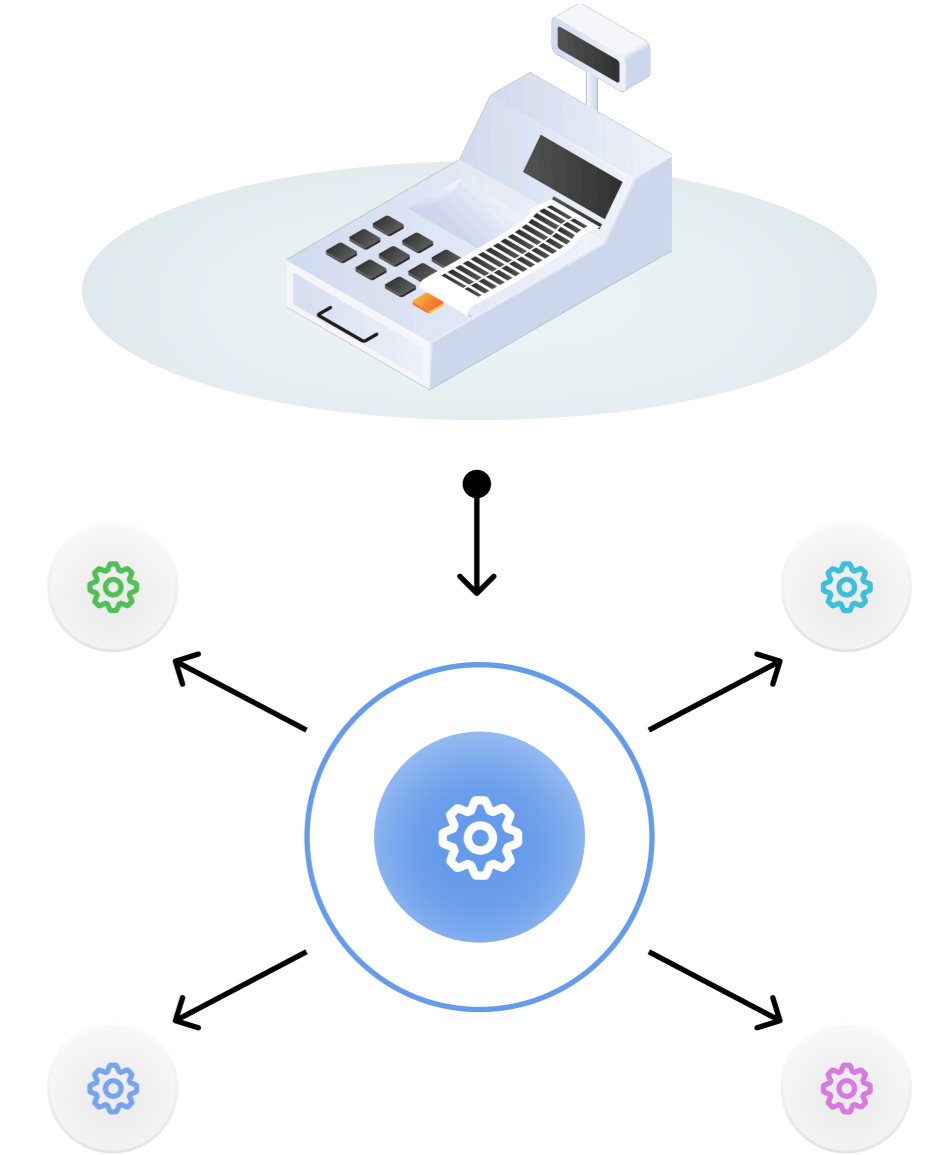
Semi Integrated

- Semi integrated terminal.
- Limits the number of HBC/OTC processors that can be connected to.
- No direct link between what is processed on terminal and POS basket transaction data so till high incidences of fraud and declines.

Limited POS

- Single HBC/OTC processor integrations into POS.
- Limited number.
- All process data and payments differently making it confusing for cashiers and reconciliation.
- Different data results in high level of declines.

OTC/HBC Gateway

- Single POS integration for all HBC/OTC processors.
- Universal acceptance of all HBC/OTC cards.
- Across all POS, Self-Checkout and eCommerce.
- All data and processing standardized.
- Additional data services to reduce decline rates.