

## Pay/Authorize

# HecNet - Secure Online Payment Processing and Credit Card Routing

Accept all common cashless means of payment at your fuel terminals or in your filling station shop and play it safe. Our network operation HecNet provides for the secure processing of debit and credit cards. No matter which means of payment is being used; you can trust that your sales are credited to your account.



In the background, HecNet controls and ensures the payment flow between the parties involved such as the bank of the card user, the acquirer and the computing center.

Self-service terminals at fuel terminals work differently from service terminals. The fuel terminal itself takes care of the authorization, payment processing and communication with the card user.

### Central Administration

HecNet takes over the central administration of your terminal and monitors the complete processing at your fuel terminal. HecNet offers you the optimum overall solution for card settlement: Transparent, reliable, from one source.

## Your Benefits

- ✓ **Transparent and reliable payment processing at the fuel terminal and in the shop**
- ✓ **Personal service and individual advice - all from one source**
- ✓ **Comprehensive after-sales service: Support hotline for commercial and technical matters**
- ✓ **Transparent fee settlement - no hidden costs**
- ✓ **PCI 5.x- and EMV L2-certified terminals**
- ✓ **Summary credit notes minimize your bank fees**

### Functional Principle

1. Before the refuelling, a creditworthiness check of the card user concerning the pre-defined maximum amount is performed.
2. Upon successful authorization by the bank issuing the card, the fuel pump is activated for refuelling.
3. When the fuelling process is finished, the amount refuelled is compared to the amount reserved in advance.
4. Finally, the required partial cancellation is registered.