

Credit/Debit Card Terminals

Types of Terminals Available for Accepting Electronic Payments

- **Countertop terminals** are stationary and plugged either into the *internet or a *phone. If all of your customers are face to face at a stationery payment station this is the most efficient and least costly option. If you have the occasional phone order they can be entered manually although you need to be very careful handing credit card information and vetting those requesting phone orders. Any credit card or debit card can be used at these terminals depending upon the networks you have signed up for.
- **Bluetooth Terminals** are short range wireless terminals that have a base connected either to the *Internet or a *phone line. The terminal connects with a Bluetooth connection to a base which also serves as a charging base for the terminal, up to 3 terminals can connect to one base. These are good for use in an environment like a restaurant where mobility is needed but are within a confined space. They are less expensive to rent than long range wireless terminals and have no data fees. Depending upon the environment and Internet connection they may be more reliable than long range. Any credit card or debit card can be used at these terminals depending upon the networks you have signed up for.
- **Long range wireless terminals** work off cell towers and can be used anywhere cell reception is available. Most processors offer more than one carrier so it is important to choose the most reliable one in your area. Like a cell phone their reliability depends on the reliability of the cell signal. This is the most expensive way of accepting payments, rental rates are usually more and they are subject to data fees sometimes included sometimes shown separately. Any credit card or debit card can be used at these terminals depending upon the networks you have signed up for.
- Virtual terminals are basically an online page where you can go to manually enter credit card payments, generally you cannot enter Interac debit payments in a virtual terminal. All transactions are considered ``card not present`` and attract higher fees. Visa or MasterCard debit cards are processed in Virtual terminals or online through their own networks and fees are similar to processing credit cards as opposed to Interac debit. A pinpad can be rented and attached to a computer to accept card present transactions (at lower fees) with a Virtual terminal, the computer must be signed on to the virtual terminal to use it. Depending upon the processor you may also be able to accept debit payments though the Interac network.

Contact Info

Welland/St.Catharines: (905) 714 1487 Hamilton: (905) 317 5560
Niagara Falls: (289) 271 8749 Toll Free: (800) 946 2347
email: info@smallbizassist.ca fax: (905) 714 1487

- Online payments involve a payment page or ``shopping cart`` on your web site. The customer does their shopping and clicks on ``pay`` on the shopping card they are then directed through a ``gateway`` to the processors web site. You must have an API or Application Program Interface so your shopping cart can communicate with the processors payment page. All transactions are considered ``card not present`` with higher processing fees. Depending upon the processor you may be able to accept Interac online and Visa/MasterCard debit payments. You can store credit card information on the Processor's server limiting your risk and arrange automatic payments.
- Smart phone attachments can be used to accept in person payments in conjunction with a Virtual Terminal. An app is downloaded to the smartphone and an attachment enables credit card acceptance. These swipe only and debit payment cannot be accepted, however new Bluetooth attachments are on the market that do accept Interac plus chip and pin transactions at extra cost.

*There are 3 ways to connect a terminal Ethernet (internet), Dial up or wireless cell. The most secure is dial up but is much slower. The advantages of cell and Internet depends upon your individual service extra data fees apply to cell. If you have a Bell phone line you can connect to the internet with a dialup line as backup.

Some processors ask for separate contracts for different methods of acceptance the only time this is necessary is for separate locations (mobile is not a separate location)

Submitted by: Rick Smith President SmallBizAssist, small business consultants specializing in payment processing. 1/30/2017

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