Title:
Choosing the Right Credit Card Processing Terminal

Word Count:
442

Summary:
There are a wide variety of credit card processing terminals available to you
when you start to accept credit cards. Think about the options you will need
before you commit.

Keywords:
accept credit cards, credit card terminals, merchant account

Article Body:
If you are considering getting a merchant account so your business can accept
credit cards, you are probably wondering what kind of credit card terminal will
be best for you. There are many things to consider when choosing your terminal;
here are some of the most important aspects of your decision.

First off, think about if you really need a credit card terminal. If you run a
mail order business or take sales over the Internet, you probably don't need a
terminal, but if you run a business where you deal with your customers in
person, you'll want to have a machine where they can swipe their cards.

Next you need to consider the type of connection your terminal needs to have.
The old credit card machines used a telephone line to connect and complete the
transaction. This is still a good choice if you have a dedicated phone line (or
can share a phone line between the card terminal and your fax machine, for
instance).

Newer models use Internet connections or even wireless connections, which may be
a better option if your business is already wired for Internet. Talk to your
payment processing company to determine what sort of transmission type is right
for you.

You also need to think about exactly what you need your credit card terminal to
do. Would you like it to print out two receipts automatically, for instance, or
would you rather use carbon paper? Or would you prefer a terminal that includes
a pad and electronic pen so the customer can "sign" directly on the terminal?

You can even get Tap and Go terminals that allow customers with certain cards to

literally tap their cards on the machine and get instant approval. Customers without those cards can still swipe their regular credit card, and no signature is required.

Another option you might want to consider is whether you want a credit card terminal that can also allow you to accept debit cards. These machines have a keypad that allows users to enter their PIN number.

Accepting debit cards is great for you because you don't pay all the fees you pay if you accept a debit card without allowing the customer to enter his or her PIN. It's a very secure transaction method and something you definitely should think about.

When thinking about what kind of credit card terminal to get, consider all your options and weigh your needs and the needs of your customers against the price of different terminals your payment processor offers. Some processors even provide equipment for free, which makes it even more attractive to get all the features you want.