



Choosing The Right Payment Terminal

Is It Time To Join The 21st Century?

While most dentists wouldn't consider using outdated technology for their x-rays or oral care, many still rely on a ZON or Tranz terminal with a separate printer – once the standard in the industry – to process credit card transactions. If you're among this group, you're trusting your transactions to a terminal introduced in the 80's!

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Today, you have a choice of terminals that offer advances in performance, functionality and ease of use. While your terminal may still perform basic authorization and settlement functions, newer, more secure models can keep your practice current with the latest card association and security requirements – and save you time and money. Maybe it's time to consider upgrading your terminal.

Ask yourself these questions to see if your terminal has outlived its prime:

1. Have you had any occurrences of credit card fraud or experienced numerous charge-backs with your phone order or non-swipe transactions?

Newer terminals supporting "CVV2/CVC2" can help defer fraudulent card use in the mail order and electronic commerce segments. When this feature is activated, and the card number is entered manually, the terminal will prompt for the security code and provide a match/no match response.

2. Have you incurred any additional fees on your statement because of Card Not Present transactions?

AVS (Address Verification) is another security function supported on newer terminals. AVS prompts for zip code entry on manual, card-present transactions and asks for zip code and street number for mail order transactions. Compliant AVS entries provide you with a lower Interchange qualification rate on keyed transactions.

3. Does the speed of your current terminal keep up with the pace of your business?

If your business is getting backed up at check out, you may benefit from a faster terminal. Some new terminals can transmit transactions via IP (Internet) connections, delivering lightning fast 2 to 4 second response times, plus saving your business the cost of a dedicated phone line for your terminal.

4. Do you ever need to batch out more than once a day?

Not only are they faster, newer terminals can hold more information – up to 500 transactions in one batch – plenty of space for one day's worth of transactions. What's more, some new terminals feature "auto-batch" functions. They'll upload your transaction batch automatically at day's end. You won't face downgrades from failing to batch out promptly.

5. Do you have much employee turnover?

Newer terminals are more user friendly and their intuitive interfaces make it easier to learn how to process sales, credits and other transactions.

In addition to advantages, upgrading can deliver greater convenience for both you and your patients. Consider these advantages:

- Smaller Terminal Footprint & Integrated Printer — reduce the pieces of equipment taking up precious counter space, reduce the number of unsightly cables at the point of sale and enjoy drop-in paper loading, fewer jams, and quiet receipts that print in 3 seconds.
- Online Debit Capability — accept debit cards for greater payment convenience for your patients and reduced processing costs for your practice.
- Value Added Products — ability to add Electronic Check Service and/or Electronic Gift Cards.
- Connectivity Options — Select from devices that support dial, Internet or wireless communications.

Elavon, endorsed payment processor of the CSDA, invites you to take advantage of the special discounted rates available to you as a client. Even if you are currently using another payment processor, call us for a free rate comparison. You have nothing to lose but higher fees!

To get started, please call Liz Harpst at (865) 933-0872 or email liz.harpst@elavon.com.