



The Green Sheet

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The Wonderful World of Wireless

By Peter Scharnell

Rapidly evolving technology is increasingly making this a wireless world. We are seeing new advancements in wireless technology and it is progressively becoming a sensible choice for many merchants. There are currently close to 100,000 merchants using wireless point of sale (POS) solutions in the US. Nielsen Report predicts that by 2008, wireless POS terminals will comprise nearly 30% of the total POS terminal market, since wireless terminals have the ability to accept payments anywhere, securely and at a lower cost. No longer are we seeing spotty coverage being a major hindrance for wireless transactions. Today, wireless processing is faster than landline transactions and portability is becoming more and more attractive to many service related industries. Wireless processing benefits include transaction times of around three to five seconds combined with speedy thermal printers that generate customer receipts in an instant. Wireless technology can help save your merchants money on processing by allowing them to pay the swiped retail rate while out in the field, which will help to eliminate chargebacks due to bad cards and hand-keyed transactions. This article will highlight some of the industries best options that are available for today's ISO to sell.

Lipman NURIT

The Lipman NURIT 3010 has long been one of the industries most reliable and cost-effective wireless credit card processing equipment. In fact, for many years it was the only wireless unit that Electronic Exchange Systems would recommend to our ISO channel. The NURIT 3010 is a dependable, fully equipped terminal for transaction processing in mobile locations. It's compact and easy-to-operate, the unit supports credit, debit, check, and draft capture, and accepts all magnetic stripe and smart cards including proprietary, loyalty, and gift cards. The terminal comes complete with a fast thermal printer and integrated PIN pad. Because this is a Lipman product, the NURIT 3010 also supports your merchants need to stay organized, keep track of transactions and generate a multitude of reports that can be customized to help manage their individual business needs. The NURIT 8000 is Lipman's next generation portable hand-held solution. With a backlit keyboard and large graphical backlit display, it's easy to read in the dark, and comes with an optional touch screen interface and signature capture ability. The NURIT 8000 is ideal for restaurants, limousine and taxi services and practically any type of mobile vendor that needs a lightweight, handheld terminal. Like the 3010, it can handle multiple payment types however, the 8000 supports additional third party applications, such as address book and notepad, plus messaging capabilities. The Lipman wireless terminals go beyond simply processing payment transactions by integrating business features and powerful reconciliation reporting capabilities.

Comstar Interactive

The Comstar Wireless credit card terminal is one of the smallest and most cost-effective wireless credit card machines available. Comstar's CHARGE ANYwhere solution combines a compact handheld wireless magnetic card reader (built on the

Blackberry pager device) with their Transaction Manager service, a web-based database and reporting system, and email capabilities. One of the biggest benefits that Comstar offers are the industry-specific software packages that can be customized to the merchants individual business needs. Currently they offer solutions for the taxi, limousine, towing, retail, and restaurant industries. These industry specific solutions allow you to target potential customers and sell them on the value of the solution rather than on price alone. Comstar will even create a customized solution for your merchant, if the opportunity is large enough. You can add the recommended AMS Pocket Printer to the CHARGE ANYwhere solution and you'll have a complete transaction system that allows you to accept credit cards wirelessly and print high quality thermal receipts on the spot. The CHARGE ANYwhere wireless solution runs on nationwide Cingular Wireless Mobitex and Motient networks.

WAY Systems

WAY Systems Mobile Phone Point of Sale (POS) Solutions is going after the untapped market of literally millions of potential merchants that are looking for a compact mobile credit card processing solution. These merchants are looking for a low-cost solution that will allow them to process transactions quickly and securely from practically anywhere in the world. The Mobile Transaction Terminal (MTT) package comes complete with POS terminal hardware, a compact infrared thermal printer, secure wireless transaction processing gateway and GPRS wireless network data service. The GPRS network leverages the low cost infrastructure of the mobile telephone and will allow MTT merchants to gain better wireless access and enable them to process in areas where previously wireless services were not available. WAY Systems is currently deploying its end-to-end solution in the USA and China and distributes its mobile POS solution to select payment service providers and processors all around the world. They are effectively striving to become one of the worlds first global provider of mobile transaction products and services.

With all of the wireless products and services that are now available to payment processing sales agents, you are able to select the product that best meet the needs of individual merchants. The wireless terminals are becoming smaller and more powerful which means new sales opportunities for sales agents. Work with your processor to find out what solutions are available and ask for training and support from the vendors. You'll typically find that they are more than willing to get you the training and sales support that you need to close the deal.

Peter Scharnell is VP Marketing for Electronic Exchange Systems (EXS), a national provider of merchant processing solutions. Founded in 1991, EXS offers ISO partner programs, innovative pricing, a complete product line, monthly phone/web training, quarterly seminars, and most of all credibility.

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