

Pocket Verifier Professional

Accept credit card payments through your wireless Palm Powered handheld

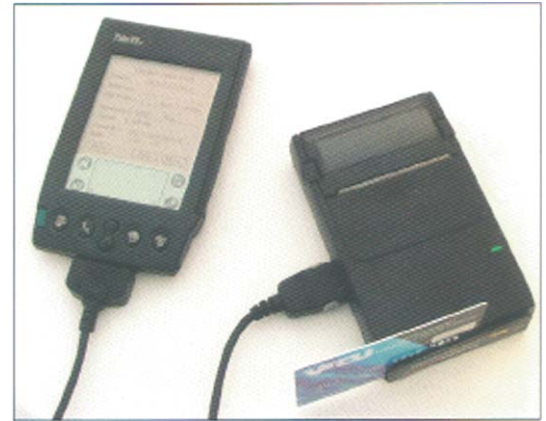
For mobile sales professionals, Pocket Verifier is nothing short of a breakthrough product. In a nutshell, it's an application that authorizes and accepts credit card charges through your Palm--and it's actually just part of a suite of products and services that let you take your business's sales both on the road and to the next level.

You'll have to start with a wireless PDA, such as a Palm Vlx, Kyocera Smartphone, or Handspring Treo (any wireless Palm device should work). The product's promotional material isn't particularly clear on this point, but you can't delay authorizations by later HotSyncing your day's transactions on the desktop--the system requires a live internet connection, since you're actually authorizing sales in real time via credit card transaction servers. The heart of the system is Pocket Verifier Professional, a multi-function program that lets you accept credit card transactions on your Palm-powered device, as well as performing the full range of credit maintenance functions such as voids and credits.

You'll also need a merchant account through Advanced Merchant Solutions. Our first thought: Aha! This is how they get you! But surprisingly, their account stats are outstanding. You pay \$25/month and you'd be hard pressed to find a lower transaction rate (2.2 percent plus 30 cents per sale). There's no padding: you pay no setup or cancellation fees, and there's no minimum monthly transactions. Getting your merchant account is a matter of completing a Web-based form and mailing the application in a postage paid envelope; it takes about three days to get your account approved.

On its own, Pocket Verifier is a good solution, but it has the decided disadvantage of requiring you to enter all of your transactions by hand using Graffiti. We recommend adding the Pocket Merchant to the mix. This \$349 combination magnetic card reader/receipt printer is almost exactly the same size as a Handspring Visor (that price includes the Pocket Verifier software). The tiny gadget connects to your PDA via a coiled wire and can be placed on a tabletop or clipped to your belt. Swipe a card and not only is the owner's information fed directly into Pocket Verifier, but you pay the lower 1.69 percent transaction rate since the credit card company knows it's a face to face transaction. It works flawlessly from the very first time you swipe a card, and there's no confusing driver setup. It uses a thermal print head with nothing to replace except the rolls of receipt paper, and it features integrated Ni-MH batteries that fully charge in a little over an hour.

Thanks to a companion desktop application, the system archives transactions--including electronic signatures made in the graffiti area of the PDA--so you don't have to maintain paper records of sales. When conducting transactions, customers can render tips that are automatically added to the total sale. And if you're in an area with no wireless coverage, you can defer credit card approvals until a later time.



Using Pocket Verifier together with Pocket Merchant lets you swipe cards and wirelessly approve credit sales from any wireless PDA.

Indeed, we only encountered a single glitch in the software during testing. If you accidentally modify the cardholder's name after swiping a card with the Pocket Merchant, you have to re-enter the transaction from scratch; the dialog box that offers to undo the change doesn't really work. Aside from that, this solution is perfect for mobile sales.

--Dave Johnson

CONTACT:

Advanced Merchant Solutions, Inc.
www.merchantanywhere.com
Requires: Palm with wireless connection
Price: \$39.95; merchant account costs \$24.95/month

THE GOOD:

Excellent merchant account; complete suite of tools to manage credit card sales with a Palm

THE BAD:

Just about flawless

VERDICT:

Affordable, easy to use merchant services for any wireless-capable Palm

