



Approving Credit Cards on the Road

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Several years ago, I learned just how arduous establishing a merchant account and accepting credit cards for retail purchases could be while involved in the ground floor of a business venture. Accepting credit card transactions is all too-often a painful step in the life of any business. Merchant account providers are everywhere, but setup fees, unscrupulous online banks, and mysterious lingo and charges can make getting an account confusing and costly.

The worst part of the entire process was that, even after setting the credit process in motion, my fledgling little company was locked into the somewhat archaic limitation of needing to process transactions from a fixed phone line. At the time, I had looked for a way to process credit cards while on the go, but no wireless solutions seemed to exist -- at least none that were within the grasp of our budget and logistics.

Times change, and today's wireless PDAs have made mobile credit card processing an inexpensive reality. Indeed, I recently discovered that Advanced Merchant Solutions (<http://www.merchantanywhere.com>) offers a wireless merchant solution designed expressly for wireless-capable PDAs like Pocket PCs and Palm-OS devices.

The solution revolves around Pocket Verifier, a \$39.95 software package that transforms nearly any wireless PDA (such as the Palm VII or a Pocket PC or Palm device with a wireless modem installed) into a portable credit card processing machine that communicates directly with Visa/MasterCard transaction servers. When processing a sale, simply enter the credit card information into the PDA manually and beam it off to the servers for processing, in real-time as the sale occurs. No need to synchronize with a PC to transfer the data and no intermediate servers to manhandle your sensitive data, it all goes straight to the credit card companies. Of course, you can still use a PC to view all of your transactions online afterwards.

If you have a Palm PDA, you don't even have to enter the information manually -- instead, you can get an optional card reader, called the PalmReader Plus, and just swipe the card. The PalmReader Plus (which costs \$199) connects to the Palm VIIx, Handera 330, or Kyocera Smartphone. The company says that a new reader, which includes an integrated printer, will soon be available for more PDA models.

What sets Pocket Verifier apart from other credit card solutions is not just the wireless connectivity, as cool as that is; instead, it's also a very user-friendly, affordable merchant account. If you're new to the world of credit card processing, you'll appreciate the fact that Advanced Merchant Solutions helps you create your account from scratch via an online form. You can complete most of the form online, then sign and mail the finished package. A few days later, you are sent your merchant account number and you're ready to start swiping cards.

The merchant account costs just \$25/month with no setup or application fees; each sale costs 30 cents and you're charged 2.2 percent. If you have a card reader and swipe the card, each sale is just 1.69 percent, since swiping is proof that you had the card in hand to make the transaction. If you're looking for a way to step into credit card processing, Pocket Verifier could be your ticket -- especially if the ability to swipe cards on the go is a priority for your business.