

Trend: PDA's Are Revolutionizing Retail

With add-on credit card readers, modem equipped PDA's readily become mobile credit card processing terminals, which means more and more roadside stands, festival booths, and garage sales will soon start "taking plastic."

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Add-on point-of-sale solutions for wireless handheld devices allow smaller businesses to operate in the mobile commerce arena as larger businesses and provide better customer service.

During the holiday season, stores may add sales staff, but they rarely add point-of-sale terminals. As a result, a trip to the mall after Thanksgiving invariably involves waiting in line to pay for purchases, unless the merchant in question somehow manages to streamline the process or implements new technology, such as my topic for today: low cost, wireless credit card transaction processing based on PDA's.

Advanced Merchant Solutions Inc. is the creator of MerchantAnywhere.com and *PC Verifier*, an innovative package that allows merchants to easily accept credit cards and checks via a PC, or a modem-equipped PDA.

Pocket Verifier Professional acts like a regular merchant terminal without the wires. Advanced Merchant Solutions designed the system for consultants, contractors, artists, technicians, field service, craftsmen, flea market exhibitors, installers, and more.

The system consists of an Internet based credit card authorization and reporting system that *Pocket Verifier* works with any Palm OS compatible PDA with Internet connectivity, including the Handspring Visor, Kyocera Smartphone, IBM Workpad, Sony Clie, Supra e-KEY, ePocrates, TRG HandEra, and Symbol. The system also works with Palm devices that use the Palm Mobile Internet Kit to access the Internet through mobile phones.

Users of Windows CE-based devices aren't left out, either. *PC Verifier Lite* supports popular Pocket PC platforms like the Compaq iPaq, HP Jornada, as well as devices made by Casio, Mitsubishi and others.

To make accepting credit cards easy, Advanced Merchant Solutions offers *Pocket Verifier* users a merchant account at a flat rate of \$24.95 per month, 30 cents per transaction, and a low Visa/MC rate of 2.20 percent. Users provide a Web-connected

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Advanced Merchant Solutions Inc., the creator of MerchantAnywhere.com has released the Palm OS version of their *Pocket Verifier* software. The innovative package allows you to easily accept credit cards and checks anywhere with a wireless PDA.



Pocket Verifier Professional uses the Kyocera Smartphone's Internet connection to authorize and transfer funds. The magnetic card reader only draws power during the actual duration of the swipe. This keeps the reader from requiring additional batteries, or requiring frequent, troublesome recharging.

PDA equipped with an add-on card reader. The readers cost for \$249 for a Palm VIIx and \$299 for the Kyocera SmartPhone.

Advanced Merchant Solutions' *PC Verifier* and Quick Start Program allows new businesses and startups to establish a real, fully functional credit card merchant account without the high start up costs usually associated with them.

Traditionally, merchant account providers charged a fee for application, startup, or cancellation, and paid a portion of that to the seller, or referrer of that business account. Since the Quick Start system was initially developed to be a part of a shrink-wrap package on the shelf, there was no need for these associated costs.

Unlike most software based systems, that charge additional fees for their multi-user applications, this system allows an unlimited number of internet connected computers to be used as merchant terminals.

Target customers include restaurants and bars, professional consumer services, law enforcement and healthcare among others. ...The device can also be used in a variety of professional consumer services, allowing sales force representatives and service people to collect payment information and other data on existing and potential customers.

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