

Handheld Computing Enterprise

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Product Spotlight: Pocket Verifier

Accepting credit card transactions is often a painful step in the life of any business. Merchant account providers are everywhere, but getting an account can be costly, and you're often restricted to a desktop PC for processing transactions. [Advanced Merchant Solutions](#) has a better solution: one that's designed expressly for Palm-powered devices.

Pocket Verifier is a \$39.95 software package that transforms any wireless PDA (such as the Palm VII or a Palm-powered device with a wireless credit card processing machine that communicates directly with the Visa/Mastercard transaction servers. You can enter credit card information manually or add the optional PalmReader Plus which lets you swipe card data directly. The optional PalmReader Plus (\$199) connects to the Palm VIIx, Handera 330, or

Kyocera Smartphone. A new reader--which includes an integrated printer--will soon be available for more models.

What sets Pocket Verifier apart from other credit card solutions, though, is the fact that it includes a very affordable merchant account. Advanced Merchant Solutions helps you create your account from scratch via the Web. 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 (or 1.69 percent if you use a card reader). If you're looking for a way to step into credit card processing, Pocket Verifier could be your ticket.--DJ