

Selecting your payment terminal



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The NetPay guide to helping your merchant select the right terminal for their business

It can be a little confusing when it comes to selecting the right card terminal for a customer and there are a number of things your merchant should consider before selecting the one for them. As a reseller it is your duty to ensure that your customer is aware of all of the facts before they select their terminal, as one size does not fit all and once that terminal is contracted the merchant is in a multi-year commitment. Common problems with terminals can be avoided if some simple questions are answered at your very first meeting or on the very first call with the merchant.

This guide will help you identify your merchant's requirements and ensure that they select the right one first time with your support.

1. Does your customer already have a card terminal?

If your merchant is already using a terminal it is important to understand what they are using and more importantly have there been any issues with it.

Just because they have a terminal already doesn't necessarily mean that they are happy with it. If you can identify any issues that have occurred this will help you to ensure that you select the right terminal for them. For example if they have a GPRS terminal but they have had a lot of problems with losing signal because there is poor mobile coverage in their area coverage (it might be worth running a GPRS signal strength checker to see the strength of the signal) then it wouldn't be a good idea to select that type of terminal again.

2. What type of business are they?

Restaurant merchants are likely to need a device that offers them the ability to accept gratuity.

Types of terminal: Corded counter top



Ingenco
Desk3500



**Castles
Technology**
VEGA3000C

If your merchant only has one place that their customers can pay for their goods or services and they do not need to move around with the device then this solution would be for them.

Things to consider when selecting a Corded Terminal:

- ▶ Is there a mains power socket near their terminal?

The corded terminal will need to be connected to a mains power socket and not an extension cable to eliminate any potential issues that might prevent the device from working.

- ▶ Are they connecting their terminal via broadband (Ethernet)?

If they are connecting their terminal via broadband then they will need to ensure that their router is located close to their terminal or a socket if they operate structured cabling so it can be directly connected via an Ethernet cable.

- ▶ Are they connecting their terminal via the phone line?

If they are then they will need to ensure that their terminal is located near to the phone line, not through extensions and preferably not through splitters. Remember if the line is also being used for broadband the line will need a broadband filter and the terminal plugged into the filter rather than directly into the socket. If they don't, every time they take a payment their broadband will disconnect.

Types of terminal: Mobile and Bluetooth/Wi-Fi



Ingenico
Move3500
(Mobile) (Wi-Fi/Bluetooth)

Castles Technology
VEGA3000M2
(Mobile)
(3G/Wi-Fi)



PAX
A920
(Portable)
(Wi-Fi)

If your merchant's business falls outside of the traditional retail setting, maybe they have employees out on the road, run a restaurant or café where they serve customers outside. A GPRS, Wi-Fi or Bluetooth terminal maybe best suited to their business so that their staff can collect payment on the spot.

Things to consider when selecting a Mobile Terminal (All Terminal Range):

► Does the area they operate have a good mobile signal?

Our terminals use a roaming SIM card which automatically connect to the strongest GPRS signal from the major mobile networks, however if the area that your merchant operates in has poor signal their terminal could be affected and it may be better for them to select an alternative solution.

► Does your merchant participate in exhibitions and events?

If your merchant is looking to use the device at exhibitions and events then it is worth noting that the terminal will be affected by other mobile devices in the area. When lots of devices are trying to use mobile signal the operator's cell sites get overloaded and whilst it might appear on the face of it that there is still signal there the devices are unable to process payments as they essentially have no throughput. It might be more beneficial for your merchant to use a corded device plugged directly into a broadband router and at events take advantage of the organiser's connectivity.

Things to consider when selecting a Bluetooth Terminal (Ingenico Move3500):

▶ How far away from the terminal is their base station?

The Bluetooth base station will need to be plugged in to a router for connectivity or a telephone line to dial out. Bluetooth signals get weaker the further away from the base station they are, if their base station is far away from where the device is being used they may need to consider moving it so it is closer and in range. The Bluetooth technology allows the merchant to use the terminal anywhere in their business at a range of up to 100m but these distances can be affected by environmental conditions and the layout of the premises, always try to ensure it is as close as possible.

▶ The construction of their building

This can also play a part in the strength of your merchant's Bluetooth signal, building material such as concrete or steel can block signals, equally many devices in use at the same location using the same frequency is likely to cause challenges.

Things to consider when selecting a Wi-Fi Terminal (PAX A920, Ingenico MOVE3500 and Castles VEGA3000M2):

The A920, MOVE3500 and VEGA3000M2 is a portable device which utilises the wireless technology known as Wi-Fi. This is ideal for retail environments such as pay at the table, or multiple payment points within a store.

Both the Wi-Fi access point and terminal are pre-configured with all the necessary information to allow the devices to communicate. The flexibility of this solution enables multiple terminals to share one access point. The range of an A920, MOVE3500 and VEGA3000M2 from the Wi-Fi access point should be in the region of 100 feet in all directions, but this can vary due to internal obstructions and potential interference from other equipment.

Please note: If you are not using the Wi-Fi access point then you may have to configure your router to support the payment terminal, e.g. for MAC address filtering.

Types of terminal: Pin Pads

If your merchant's business uses a screen between the employees and the customers for example a pawn broker or a petrol station then a pin pad device would be beneficial as it connects to the main terminal. It is important never to just assume a pin pad will work with a device, there are many aspects of compliance and acquirer certification involved in selling pin pads and you should always consult your Account Manager before attempting to deploy a solution.

Pin pads do not have built in receipt printers, and are not standalone devices. They are connected via a cord to the countertop terminal.



Verifone
P400
(Wired)
(Pin Pad)

Comparison

Business Scenarios	Payments by the till Good mobile signal	Payments by the till Poor mobile signal	Payments at the table Good mobile signal	Payments at the table Poor mobile signal	On the road. (taxis and tradesmen)*
Ingenico Desk3500 Countertop, Corded	✓	✓			
Ingenico Move3500 Portable, 3G	✓		✓		✓
Ingenico Move3500 Portable, Wi-Fi	✓		✓		
PAX A920 Portable, Wi-Fi/GPRS	✓	✓	✓	✓	✓
PAX A50 Portable, Wi-Fi/GPRS			✓	✓	✓
Castles Technology VEGA3000C Countertop, Corded	✓	✓			
Castles Technology VEGA3000M2 Portable, 3G	✓		✓		✓
Castles Technology VEGA3000M2 Portable, Wi-Fi	✓		✓		
Verifone P400 PIN Pad, Corded	✓	✓			

If you are still unsure or have any questions please speak to your Account Manager or call our customer service team on: **0333 311 0200**

* Payments on the road will be affected by mobile signal strength so if your merchant is in a poor mobile signal area then their terminal will be affected.

NetPay Merchant Services

T +44 (0)333 311 0200

E getintouch@netpay.co.uk

W www.netpay.co.uk

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