



Guide to Credit Card Readers for ISVs

Global Payments Integrated develops [payment processing solutions](#) rooted in the quickly evolving methods consumers choose based on convenience, security and efficiency. Regardless of how you want to process payments, we are a single-source provider of flexible solutions to fit any processing environment. Once we've helped you determine the best payment processing options to include within your software, we can also help your merchants choose the [credit card reader](#) that best meets their needs.

Credit Card Reader Features & Functions

There are several types of credit card readers with various features and functions. While some credit card machines use a phone line to connect with the processor, the newest models use internet connections (IP) instead. If your customer's business has DSL or

high-speed internet, this type of credit card reader can save them money and provide authorizations in seconds. If they want to accept PIN debit cards, they need to add a PIN pad to their credit card machine so customers can enter their personal identification number. The cost of a terminal depends on factors such as the age and features of the model.

Credit Card Terminal Options for Traditional POS Retail

For businesses with face-to-face transactions, such as retail shops and restaurants, a countertop credit card terminal is the perfect choice. These [point-of-sale](#), or POS, terminals are generally used in card-present transactions where both the cardholder and the card are present. An employee simply inserts or swipes the card and the credit card terminal does the rest.



Merchants can add a PIN pad to their POS terminal to process PIN debit cards and EBT transactions. Often, two receipts will print directly from the terminal - one for the customer to sign and give to the merchant, and the other for the customer to keep.

Businesses can also use a traditional POS machine for card-not-present (CNP) transactions such as mail, phone and online orders. With no card in hand, the cashier simply keys the credit card information into the POS machine.

Electronic Card Readers

As credit cards have evolved over recent years, card readers have had to evolve with them. Types of electronic card readers include:

- **Magnetic Stripe Readers** - These card readers read the data on a credit card's magnetic stripe ("magstripe") when the card is swiped.
- **EMV® Card Readers** - EMV® card readers read the data from an EMV® chip embedded in a credit card. EMV® chip cards require the card to be

inserted or "dipped" into the card reader, and are considered more secure than magstripe cards.

- **NFC Readers** - NFC readers are used to process [contactless payments](#), often referred to as "tap-to-pay" or "tap-and-go" payments. A customer places their contactless card or NFC-enabled smartphone near the NFC reader to make a payment.

Mobile Credit Card Readers

Mobile credit card processing solutions rely on an app that customers download to their smartphone or tablet. The app connects to a payment processor and the customer's device becomes an [on-the-go terminal](#). Businesses may benefit from lower rates through the use of mobile credit card readers which allow merchants to swipe or dip their customers' cards, just as with a traditional point-of-sale terminal. Being able to accept payments anywhere can also open up new markets for businesses and [boost revenue](#).



Wireless Credit Card Terminals

When a landline or internet connection isn't available, a wireless credit card terminal can make the difference between making or losing a sale. It communicates much like a cell phone, allowing merchants to accept credit and debit cards anytime, anywhere. Wireless terminals are a must for mobile merchants, such as those in the field service industry, and are the perfect tool to empower a stationary business with mobile capability.

By using wireless processing technology, merchants get the same access to credit card authorization networks as a brick-and-mortar business, but can pursue sales wherever they may be. Wireless can help increase sales, save time and reduce operating expenses.

Credit Card Readers and Global Payments Integrated

Payment processing technologies change and evolve quickly – many businesses prefer to rent their processing devices to remain agile. Global Payments Integrated offers simple and affordable device rental programs for businesses preferring to rent their processing equipment and eliminate maintenance and obsolescence concerns. Devices are available for purchase as well. [Contact us today](#) to discuss your needs with a specialist and find the credit card reader that is the best fit for your clients' businesses.

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