



Integrated Credit Card Processing Does More Than Speed Checkout

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WHAT YOU'LL LEARN

- About integrated credit card processing
 - Differences between integrated and non-integrated credit card processing
- Advantages of integrated credit card processing
 - Speed and efficiency
 - Reduces errors
 - Enhanced data security
 - Signature capture
- Optional signature and data capture
- Gift cards
- Support for integrated credit cards

Differences between integrated and non-integrated credit card processing



Integrated



vs.



Non-Integrated

Company Name		Company Name	
4 High Street, 101 Main Avenue, SE		4 High Street, 101 Main Avenue, SE	
#1232	16/06/2017	#1232	16/06/2017
Coke	1.50	Water	1.50
Apples	1.50	Apples	1.50
Banana	1.50	Banana	1.50
Cake	1.50	Cake	1.50
Total	6.00	Total	6.00
Grand Total	6.00	Grand Total	6.00
Sub Total	6.00	Sub Total	6.00
Tax	0.00	Tax	0.00
Change Due	0.00	Change Due	0.00

- Integrated processing means when payments are taken through a credit card terminal integrated with Paladin Point of Sale, that payment is recorded with the processing company and Paladin in a single transaction – printing only one receipt.
- Non-integrated processing requires stores to record the transaction both with their credit card processing company and in its point-of-sale system in two separate transactions. This is why some stores must staple two receipts together.

Advantages of integrated credit card processing



- Efficiency and expedited checkout speed
 - Transactions are processed faster since the POS system and the credit card processor communicate directly, eliminating the need for manual data entry.
- Simplified reconciliation
 - End-of-day reconciliation is easier because the POS system automatically captures all payment types, totals, and sales-related information.
 - No end-of-day credit card batching.
- Fewer errors, higher accuracy
 - Manual entry of transaction amount details into a credit card terminal can lead to input errors.

Advantages of integrated credit card processing (cont'd)



- Enhanced security
 - Paladin's integrated credit card system uses End2End encryption and tokenization to securely transmit and store sensitive data, reducing the risk of fraud.
 - All credit card data is encrypted as it moves between your store and the credit processor making it useless to cyberattackers.
 - EMV or "Chip Cards" – Adds another layer of protection. Chip cards are nearly impossible for thieves to counterfeit.

Advantages of integrated credit card processing (cont'd)

- Improved data management
 - Transaction data, including customer information and purchase history, is automatically collected and organized, aiding in better inventory management, transaction tracking, and reporting.
- Built-in signature capture
 - The integrated credit card terminal collects signatures for all types of transactions including credit cards, charge accounts, product returns, authorized signers, restricted item sales, etc.



Optional signature and data capture



Signature and data capture

- If clients opt to process externally but still want to be able to capture electronic signatures (for charge accounts), they will need to purchase a signature capture pad.
- When clients process through an integrated processor, Paladin stores additional information on transactions that use a credit card as payment, such as the customer's name and the last four digits of the card number. This information is never available to Paladin when processing externally.
- **NOTE:** Stores that utilize external credit card terminals will not be able to store credit cards on file in Paladin.

Gift card processing



Gift cards

- If clients process through an integrated processor, they can opt to sell gift cards specific to their store.
- This way, the store collects the revenue when the gift card is sold, and merchants get to keep the money for unredeemed gift cards.

Support for integrated credit cards



Support and troubleshooting

- Using integrated payment systems from Paladin gives the store a single number to call for support.
- Paladin gives qualifying stores a discount on their Paladin subscription when processing with an integrated credit card processing partner. We do this because Paladin's support load is significantly less when a store processes through an integrated partner.
- We work with our processors to get Paladin stores the best possible rates.
- Paladin-integrated processors support online portals that can be used on a cellular device to continue processing cards even in the event of an internet outage.



Paladin Testimonial

“With our old operating system, our credit cards weren’t hooked up to our registers ... Because we had to input the items in two different systems, mistakes could be made. Having the credit cards tied to the terminal is much more efficient.” – Patrick Brown, Clem’s Hardware, Cass Lake, Minnesota

Learn More

To learn more, see the following resources in our [Help Portal](#)

[Credit cards and gift cards](#)

[Internal Cash Discount](#)

[Address Verification Services](#)

[Suspend credit card processing](#)

[BlockChyp gift cards](#)

[Worldpay gift cards](#)

[Signatures](#)

[EMV facts and information](#)

[Worldpay: Credit Card Reconciliation](#)

[Credit Card Deposit Report](#)

A recording of this webinar will be available at portal.paladinpos.com/webinars.

Next Webinar:

Paladin Support – The Evolution

February 4 @ 9am PT

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