Paladin POS Hardware Solution Q&A on Credit Card Processing

Q: Does the Paladin POS Solution offer integrated credit card processing?
A: Yes. Paladin POS comes standard with integrated credit card processing.

Q: Which credit card processors are supported by Paladin?
A: Paladin has partnered with Vantiv to deliver all-in-one payment processing. The Paladin and Vantive package provides built-in payment processing, free U.S. based 24/7 support, free gift card processing, back up processing protection, competitive rates and more. If you are interested in another provider via a software gateway module, please contact a sales representative to discuss your options.

Q: Why did Paladin choose Vantive as the credit card processor of choice?
A: Paladin partners with Vantive because of their proven excellence in service, extremely competitive rates, and attentiveness to the needs of our customers—not to mention their reliability and uptime. Vantive is the first processor in the industry to offer PCI Breach Insurance, in addition to offering affordable gift cards with free processing and a social-based customer loyalty program. Vantive is truly a fully-featured payment processor and they provide best-in-class services.

Q: Is Paladin PCI-DSS compliant?
A: Yes. This is another reason that Paladin chose Vantive provides Paladin a means to maintain full PCI-DSS compliance. This PCI compliant method helps protect us and our customers from the risks of a credit card breach. It also provides Paladin with the freedom to apply software updates to the Paladin POS system without having to recertify with every version of the software. This saves our clients from unnecessary development costs over time. This particular feature is often overlooked by other POS vendors that may have received initial PCI certification for a single software version, which significantly increases their risk of PCI violations and potentially adds costs that may be passed on to their customers.

Q: What is PCI-DSS anyway?
A: The Payment Card Industry Data Security Standard (PCI DSS) is a set of requirements designed to ensure that ALL companies that process, store or transmit credit card information maintain a secure environment. Penalties for non-compliance can be catastrophic to a small business. Go to www.pcicomplianceguide.org for more information.

Q: I am used to negotiating rates with several payment processors; does choosing Vantive impede my leverage of negotiating rates?
A: Not in the least. Paladin's customers participate in extremely competitive rates through our relation-ship and volume discounting with Vantive. The pricing that Vantive offers is specifically tailored for Paladin customers, and it can be customized to meet each customer's needs. Paladin reduces the stress of having to interact with multiple payment processors in order to acquire the best rate. We get you not only the most competitive rates but we make sure that your POS system is secure and your customers' credit card information is fully protected. In addition, you have the option to participate in all of the other services and programs that both Paladin and Vantive offer.