

Web Based Credit Card Processing Terminals

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After four billable hours, the first of five Ethernet enabled credit card machines was able to complete credit card transactions over the network.

The first several hours spent between the customer and the sales guy hawking the gear resulted in zero success with the sales guy pointing the finger at us- the interconnect.

Some of these credit card guys are fat cats and if they made commission on "successful" installation of credit card terminals then, there would be a few happier customers. Here's what went wrong.

The first two terminals as they tried in vain to connect to the web failed everytime. This was after we ran new drops, assured the IP's were assigned to an unrestricted DHCP pool, and switch ports programmed to the right VLAN. The simple test- take a laptop and plug into any of the locations for the credit card terminals and attempt to access the web and any HTTPS site. The sales guy didn't do that and instead burned up a day with the customer insisting that we didn't understand the requirements.

Instead of trying to get either of the first two machines to work, we took a third machine and installed it at the desired location. We spent the next hour with the credit card processing company getting their programming straight which required a POTS line next to the machine to download the software updates. Once completed, the machine worked without the POTS line and over the web as desired. The next three hours we spent with the credit card processing company after being transferred several times (escalated). These folks found in the database where the sales guy mismatched the Serial Numbers and the Terminal ID Numbers of the first two machines. Their comment was "no matter what you do, these machines will not work on the internet until we have the database corrected." This was several weeks ago and we never got to the other machines.

The good news is we did our jobs right. The bad news is the customer still has four other credit card terminals that are not working on the web still- and the sales guy is insistent that we don't understand. Sun Trust Bank is losing a huge account because we don't understand their job and what the sales guy's job is in delivering network products. The bank wants us to install the remaining four terminals since we got one of them to work and the customer is insistent that they should not have to pay for us to install the banks equipment. "Stuck in stupid" is what one of my other customers often says about these situations.

For the money and in spite of going through the hassle, credit card processing over the web is worthy but be sure to write into the contract 'payable upon successful installation of network services' and be sure to make the seller responsible for the fees. Otherwise, you burn up too much time (good for me) and resources (bad for everyone else) trying to resolve poorly planned services from credit card terminal processing companies.

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