

SAVING MERCHANTS MONEY EVERY DAY!

BIN\$MART WILL SIMPLIFY TRANSACTION PROCESSING AND HELP YOU GET THE LOWEST COST ON ALL OF YOUR CARD TRANSACTIONS.

Your credit card transactions do not have to cost as much as you may think. Depending on how you run the transaction and what information you enter, your processing costs may vary wildly. Most businesses pay a lot more than they need to in order to accept credit cards. Bin\$mart will simplify transaction processing and help you get the lowest cost on all of your card transactions.

Bin\$mart works by evaluating each card transaction by using a complex algorithm to estimate the least expensive processing method. After the card is swiped, BIN\$mart will prompt the cashier to either collect more data, prompt for PIN entry, or simply have the customer sign the receipt. Your staff simply needs to follow the prompts on the terminal – BIN\$mart does all the thinking for you.

You have probably seen similar technologies at work in the big box retail stores. When you swipe your debit card, the terminal will automatically prompt you to enter your PIN number. Large retailers have known for years that getting the customer to enter their PIN saves them money on larger transactions. In fact, small merchants may save up to \$1.00 on a \$100 sale by having the customer enter their PIN. The problem with many of these solutions is that they are only looking to see if a card is debit and not calculating to see if PIN-debit is actually less expensive or if there are other cost saving opportunities.

Compare that to BIN\$mart's technology, which looks at all of the following:

- Your specific rates and merchant
- account structure
- The exact sale amount
- The card type (debit, credit, corporate)
- Your SIC code
- The likely Interchange category for this transaction
- Probable debit network costs
- Your zip code

Each one of these can influence the decision to favor one transaction method over another. BIN\$mart uses them all in real time to maximize your potential savings.



***BIN\$mart does
all the thinking
for you!***



Capital Bankcard®

HERE'S HOW IT WORKS

PIN VS. SIGNATURE DEBIT

Depending on its size, choosing to run a PIN transaction versus a signature transaction can significantly change the cost of each sale.

Because of the different percentages and transaction fees charged to signature and PIN debit transactions, a business is more likely to save money by having the customer enter their PIN for larger transactions and sign a receipt for smaller ones. Bin\$mart automatically prompts for the cheapest processing method, taking the guesswork out of each transaction.

END OF DAY PROCEDURES

Not batching out your terminal each day can cause a delay in funds and costly downgrade fees.

BIN\$mart will save you money by ensuring that you run all end of day procedures properly. It will automatically batch or settle your terminal, even if your cashier forgets to.

FRAUD AND CHARGEBACKS

Processing a charge using PIN-debit eliminates fraud risk and possible charge disputes.

BIN\$mart increases the percentage of your PIN-debit sales. In doing so, your exposure to both fraud and chargebacks are minimized.

CORPORATE, COMMERCIAL AND PURCHASING CARDS

Not entering the additional required information for certain card types can make transactions more expensive to accept.

You may not realize this, but Visa and MasterCard request that you enter additional data on certain sales and may charge more to process them if that data is not submitted. Most businesses would not be able to recognize these cards types and would simply run them as normal sales. BIN\$mart will automatically identify these cards and prompt the cashier to enter the additional information (typically customer number and tax amount) to avoid any costly downgrade.

*Are you
BIN\$mart?[™]*

Contact your sales rep today!



Capital Bankcard[®]