

BINsmart™

Save money by reducing transaction processing costs

BINsmart is a patent-pending, innovative payment processing technology that offers merchants significant savings on transaction processing costs. BINsmart is processor-independent and is designed to work with a wide variety of stand-alone, IP and dial-up terminals.

BINsmart assesses each card transaction and estimates the most effective payment processing method. The result in significant monthly processing savings.

FIVE WAYS THAT BINSMART SAVES TIME & MONEY

- 1 Automatically identifies card type at time of transaction
- 2 Reduces merchant account costs on transactions
- 3 Calculates each merchant's rate based on card type and additional parameters such as SIC, zip code and sale amount
- 4 Automatically alerts POS system to prompt for PIN, signature or other required fields
- 5 Pro-actively protects against costly downgrades by identifying additional information needed for swiped corporate/government cards and supporting end-of-day auto-batch processing

KEY FEATURES:

- Automatically updated, host-maintained, and processor independent
- Stand-alone IP/dial-up terminals
- Automated BIN range updates
- Significant processing cost savings of 5-12%
- Pay @ the Table option

Contact your Local Capital Bankcard Representative Today!

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