



Newsletter –Spring 2011

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It's all Important

• Merchant Services • Payment Gateway • Wireless • Gift & Loyalty • Retail POS • Remote Deposit • Check Services



A Message from Michael Young, President and Owner of On-Line Credit Card Services, Inc. –

The year 2010 is officially history and we are looking back on a year that has brought all of us many difficult and often confusing challenges. We all want to be successful in our chosen business and hopefully all of us in the small business community can also be profitable. We do our very best every day of the week here at On-Line to keep you our much valued customer well informed. We also work very hard to keep your processing costs and all other related fees as low as possible. We know that we provide a level of personal service that is very hard to find anywhere today. We also know that you appreciate it since many of you have been with us for as long as we have been in business. We are celebrating **25 years** in business and we think that says something very positive. Thank you.

Very Good News NO Rate Increases This April Very Good News

Mastercard and Visa have announced their 2011-2012 Interchange schedules and while a number of new card categories have been added, there has been no significant change in core pricing. This is good news for all of us.

New “Point-of Sale” Systems, Products and Services Now Available from “On-Line”

Many of you now know that we now offer the **ePNJPOS** system, a **JAVA™** based system that allows businesses to utilize their PC as a credit card terminal. In its simplest form, this web based system allows you to simply plug in a card reader and you are able to accept “swiped” card payments through you PC or laptop. In its most advanced form, you can not only take card payments but process Checks, PIN Debit, Cash, Gift Cards, and run a simple but sophisticated Inventory Management System. If you are also selling on the web, you can mesh your **RETAIL POS – SHOPPING CART** and even Mobile transactions all through the same gateway. All your electronic transaction information is at your finger tips in real time.

A few components are pictured below, PLEASE call us at 1-800-538-1556 and we can design a system for you that will be thousands of dollars less than many Retail POS options.



ePNJPOS – Payment Screen



Epson T-20 Printer
Bar Code Scanner
Cash Drawer



Ingenico –i6550 self service swipe & PIN Pad
(Used by Wal-mart, so it's familiar)

Please see the back of the newsletter for more valuable product and service information



Solutions for business on the road – Smart Phones and PDA's and Other Devices

We have pictured a few products here including pricing for those products and accessories. Remember that your normal credit card merchant processing fees still apply. Portable transaction systems have never been this inexpensive. Please be advised that accessories and compatibles change very rapidly. Please call us to make sure your device is certified and compatible.



ePNMobile3 Credit Card Processing Software for **J2ME™** compatible cell phones. Merchants and their employees with this application installed on their **J2ME™** or **iPhone™** can process transactions remotely without having to log-on to a gateway first.

Introductory Pricing (per activated phone) for the software license is: \$55.00

iPhone™ Compatible - Magtek® iDynamo Secure Card Reader – Compatible MagStripe Reader

For use with IPHONE -™ IPOD or IPAD. Price includes annual DECRYPTION FEE of \$30.00 per iDYNAMO

Price: \$155.00 each



Infinite Peripherals Linea-Pro™ MS for iPod Touch®

Only compatible with iPod Touch 2nd and 3rd generation, still available at many retailers, but no longer available at APPLE STORES or apple.com. 4th generation release for the end of 1st Qtr. 2011.

Price: \$239.00 each



Many more peripheral devices are available for most common types of smart phones and PDA devices. Too numerous for a 2 page newsletter. If these devices present a “solution” for you , then please give us a call.

Please don't forget that we continue to offer plain vanilla credit card terminals that work on DIAL-UP; Internet, and Wireless. Even though technology is changing rapidly we will continue to sell and service traditional terminals for those business that require them. It is our pleasure to serve you and all your business needs.



**Hypercom T4220
Dial or IP
Starting at \$295**



**EPSON Capture One
Hi Speed Check
Scanner \$795**



**RDM 7000
Manual Check
Scanner \$495**



**Verifone VX570
HI-Speed IP
\$489**



**Quickbooks Plug-In
via gateway
Set-up \$95.00**



**Android BT 90
Card Swipe
\$170.00**

Prices listed as of 4/1/2011 are subject to change as technology changes. Please CALL to confirm current pricing. 1-800-538-1556