

The cost of credit card processing is more than just the schedule of fees

When choosing a processor make sure you consider all of the factors

Key Factors to Consider	MaestroSoft's qCheck™	Terminal Solution	Processed Manually
The Schedule of Fees			
Competitive Rates?	Yes	Yes	Yes
Easy to understand Rate Structure?	Yes	No	Varies
Annual Support Fee?	Yes	Usually	Varies
Any additional hardware rental fees?	No	Yes	No
Do you pay a penalty for Key Entered Transactions?	No	Usually	Usually
Time taken from credit card charge to bank deposit?	VISA/MC 1-2 Days All Others 3-8 Days	Varies	Varies
The Organization's Experience			
Collect credit card information before the event?	Yes	No	Yes
Collect credit card information during the event?	Yes	Yes	Yes
Collect credit card information after the event?	Yes	Yes	Yes
Collect credit card information year round for non-auction events? For No Extra Fee?	Yes	Varies No	Varies Yes
Need to keep sensitive credit card data on hand?	No	No	Yes
Can you charge an Attendee's card again without having to manually re-enter the credit card?	Yes	No	No
Do I have to rent special credit card terminals?	No	Yes	No
Does the process use a regular laptop?	Yes	No	No
Special hardware required to process charges?	No	Yes	No
Can I have multiple check in stations?	Yes	Yes* Can't be merged	Yes
The Check-In Staff's Experience			
Is the interface written in plain English?	Yes	No	N/A
Is the interface easy to see and understand?	Yes	No	N/A
Is the system easy to back up?	Yes	No	No
How much time is required to train volunteers?	10 Minutes	2 X 1 hour sessions	10 Minutes
Pre-Load Names and Bidders to speed up check-in?	Yes	No	No
The Attendee's Experience			
Does the Attendee have to bring their credit card to the event?	No	Yes	No
How long does it take to check in an Attendee at the Door?	15 Seconds	1 - 2 Minutes	1 Minute
Is there anything to sign?	No	Yes	Yes
Can the printer jam or run out of paper?	No	Yes	No
Is it easy for an Attendee to pay with multiple cards?	Yes	No	Yes
Is the hardware heavy and bulky? How much does it weigh?	No - 5 oz	Yes - 4 lbs	No
Will I have to keep answering the question: "Is that it?"	Yes	No	No
The Auction Software Interface			
Does my solution interface with AuctionMaestro Pro?	Yes	Ask if your solution interfaces	No
Can it update my software with walkup Attendees?	Yes	No	No
How many times do I have to connect my solution to my Software?	1	3	N/A
How is card data transferred from the hardware to my software?	USB Thumb Drive	Serial Cable plugged into the computer	N/A
Is the technology PCI Compliant?	Yes	Varies	No