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Digital phone lines play havoc with credit card processing

Many businesses are making the jump to the very popular and highly advertised digital phone service. Before making the leap, however, give some thought to your credit card processing. Over the past year, RCSC has received an increasing number of calls from distressed businesses dealing with a variety of headaches including multiple authorizations, duplicate transactions, batches out of balance and more as a result of converting to digital phone service.

Credit card processing terminals are constructed to work with traditional analog telephone lines, which transmit and receive information differently than the way digital lines do. Use of digital phone service with an analog credit card terminal is bound to lead to technical problems – complications digital phone service providers don't appear to be educating customers about.

To further complicate matters, the problems with the digital phone lines don't immediately present themselves. According to RCSC's Ken Rutsky, merchant services coordinator, a terminal could successfully work using a digital phone line for days, weeks or even months before complications surface. Why the machines work initially and then fail is a mystery to credit card processors to date.

"Despite the extra expense, businesses now using digital phone service should make arrangements to have an analog line re-established for their credit card processing terminals to avoid the headaches associated with the new technology," said Mr. Rutsky.

If you haven't made the jump to digital phone service, RCSC and its credit card processing partner, Global Payments Inc., recommend that businesses maintain a dedicated analog phone line for terminals. Alternately, broadband processing is available to those with a high-speed Internet connections; the Omni 3750 credit card processing terminal has a CAT-5 cable jack made just for high-speed connections of this nature.

If you have questions about digital phone lines and their processing terminals, call RCSC for assistance. Michele, Ken, Mark and Nicholl can be reached at (800) 442-3589.