

# How To Choose The Right Credit Card Processing Terminal For Your Small Business

Deciding on what credit card terminal to invest in for your business can be challenging. Your business-type, specific needs, and budget will all factor into what type of machine is best suited to read and process your payments. Understanding what tools are available in the market can help you narrow down your options. Following is a description of each [credit card processing terminal](#) to consider before making a decision.

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## Countertop Terminals

The wired countertop terminal is the most traditional option and ideal for small businesses with a single checkout area and point-of-sale (POS) system. The terminal directly connects to your POS solution, which offers quick processing speeds and simple connectivity. Another advantage is that a wired terminal is easy to use and hard to misplace. Retail businesses have historically thrived on this option and its reliability and simplicity.

## Wireless Terminals

Contrary to the countertop terminal, the wireless terminals are handheld devices that offer a modern approach to payment processing. These terminals are not wired-in to a POS solution and can be brought to a customer anywhere in your store or on location for increased convenience and flexibility.

Restaurants can utilize wireless terminals to allow customers to pay at their tables, while retail stores can meet customers where they are to expedite checkout when long lines might deter them from sticking around.

## Integrated “Smart” Credit Card Terminals

Smart terminals are growing in popularity as technology evolves for merchant services. These terminals are similar to the traditional countertop type, but with more processing power. However, smart terminals can also be wireless with a built-in printer. They often have a touchpad display to capture a signature or show a PIN pad. The smart terminal software typically is loaded with a POS software rather than simply card reading software, which means the company offering these terminals package their device with an all-in-one merchant services solution.

## Bluetooth Credit Card Readers

These sleek, stand-alone credit card readers allow customers to insert or swipe their credit card at checkout. Through Bluetooth technology, the device can read credit cards without an entire terminal and in some

cases allows for contactless payments. Small businesses, food trucks, pop-up vendors, and traveling businesses can all benefit from the convenience of these payment processors. A downside is the need for a powerful Wi-Fi connection to enable the Bluetooth connectivity so that service is not interrupted.

## Virtual Terminals

Virtual terminals turn your computer into a payment processor, allowing a business to easily operate remote billing or taking credit card payments over the phone. These services allow your business to bill customers for recurring payments, set up invoices for itemized payments, and securely store customer card information on file. Businesses like consulting firms, creative agencies or ecommerce companies will likely benefit from virtual terminals.

## Growing Your Business

Just as choosing the right [credit card processing terminal](#) for your business is one major aspect of taking control of your merchant services, partnering with a team that can help navigate your options is equally critical. To learn more about how PlainsCapital Bank can help you streamline payments and grow your business, call us at 956.519.5995 or visit your local bank branch today.