

# EXCELLENCE IN COACHING

## HOW TO HANDLE CREDIT CARDS WHEN THE INTERNET GOES DOWN

by Jenny Cooper

Technical Level:

Easy

Intermediate

Advanced





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How to handle credits cards when your internet is down

## What we will be covering

If internet goes down for credit cards:

- Monetra options
- Mercury options
- Other payment system options





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## Monetra options



- Older Monetra payment systems automatically switch to a back-up modem and phone line to process credit cards when the internet goes down.
- If your Monetra system does not have a back up modem, ask your credit card processor if they provide a standalone terminal to use. Each credit processor uses a different solution.
- When you process credit cards using a back-up modem or terminal, you must turn credit cards **off**. To do this:
  1. On the **File** menu, click **Setup**.
  2. In the **Paladin Configuration** window, on the **Credit Card** tab, in the **Credit Cards** pane, in the **Processor** list, select **None**.



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## Mercury options



- Use a Reader attached to your Apple iPad or iPhone device to swipe the credit card payment. If you want to manually enter the credit card info on non apple devices. *Note: at this time this reader is only integrated with apple products*
- Use a Mercury standalone terminal that connects to an analog phone. A VoIP phone that uses the internet will **not** work.
- To process credit cards, you must turn off credit cards. To do this, follow steps 1 and 2 on the previous slide.



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## An option for any payment system



- A failover router processes credit cards automatically when the internet goes down and has the following advantages:
  - It works with any credit card processor.
  - It uses your cellular data as an extra line on your cell phone plan.
  - When the internet is down, it starts processing credit cards using cellular data.
  - When the internet is back up, it stops processing credit cards using cellular data.
  - It needs no assembly.
  - The router is available in the Paladin webstore.



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A recording of this webinar will be available at  
[paladinpointofsale.com/webinars](https://paladinpointofsale.com/webinars)

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