
Quantum
merchant services


VISA


MasterCard


AMERICAN
EXPRESS


DISCOVER
NETWORK

Quantum
merchant services



A+ Rating

Established in 1994

BBB Business Review

BBB ACCREDITED BUSINESS SINCE 3/27/2001

Quantum Merchant Services

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View Additional Phone Numbers

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http://www.quantumgo.com

On a scale of A+ to F
Reason for Rating
BBB Ratings System Overview

Description

Quantum Merchant Services offers 24-hour deposits and some of the lowest credit card processing fees in the market today. Our easy set-up or transfer of your card processing service could have you saving money in about five minutes.

Request a Quote

Request a Quote from Quantum Merchant Services

View Business Review Inquiries

Quantum Merchant Services has had their Business Review viewed 21 time(s) over the last 40 days. Click to view where these inquiries originated.

BBB Accreditation

A BBB Accredited Business since 3/27/2001

BBB has determined that Quantum Merchant Services meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses pay

Products & Services

- Credit/Debit Card Processing
- Equipment Sales & Service
- Gift Cards & Loyalty Cards
- Check Deposit & Guarantee
- Cash Advance
- Website & Mobile App Developement



Process 70% of All Transactions Worldwide

Next Day Funding!

(7 pm Eastern cutoff)

Credit/Debit Card Processing

- Rates as low as .99% debit
- Easy to Setup or Switch
  - 24 hour approval
- State of the Art
- Fully Compliant Equipment
- Internet or Phone Connect



We Save Businesses Money!

- Guaranteed Savings
  - Add Profit Without Reducing Quality!
- Local Customer Service
- One to Two Day Deposits
- Guaranteed Replacement Plan
- Education for Further Savings
  - PINPads, Security Codes, Address Verification



Credit/Debit Card Processing

- All Major Credit Cards
- Retail
- Business to Business
- e-Commerce/Internet
- Home-Based Businesses
- Mobile





Check Processing/Guarantee

- Process Checks $0.25
- Guaranteed for 1.69%
- ACH Debit .75% +$0.25
- New or Used Equipment
- Fast Approval



Sign Up Process

- Merchant Time Investment SMALL!
- Application – One Page Intake Form
- Merchant Agreement – One Hour Approval
  - Most Cases
- Set Up & Program Equipment – 24 Hours
- Guaranteed Savings in just a couple of days!

Gift & Loyalty Cards

- Increase sales and cash flow for the business
- Security features to reduce fraud
- Easy to use at point of sale
- Web based tracking
- Any dollar amount
- Re-Use and Recycle
- Issue, redeem or balance inquiry instantly
- Easily assign user privileges for all employees within a location



Many Stock Designs





















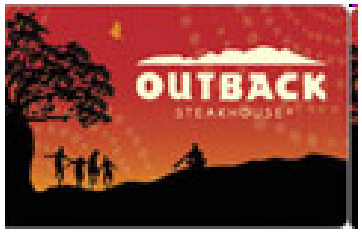


Custom Designs























Need Money For Your Business?



MERCHANT CASH ADVANCE PROGRAM



$5,000 to $200,000 Cash Advance

Against Your Future Credit Card Sales

Bank Loans vs **Cash Advance**

- Good Credit Required
  - 650 or Higher
- Low Approval Rate
- 3 Years History
- Slow Decisions
  - Can take weeks
- Fixed Time Payback
- Extensive Application
- Up to a Month For Funding

- Easy Approval
  - 500 or Higher Credit
- High Approval Rate
- 60 Days History
- Quick Decisions
  - As fast as 24 Hours
- Payback on Deposits
- Easy Paperwork
- Fast Funding
  - 7 Days or Less

PCI Compliance

- Hackers are stealing credit card info
- Hundreds of machines are no longer compliant and have no data encryption!
- Many more July 2010
- Merchants are REQUIRED to replace old equipment or face fines and suspension
- Fines for Non-Compliance with a data breach is $600,000.00 or more!

Common Non-Compliant Machines













« CISP Compliance and PCI Compliance

What merchant level do I qualify for? »

Are all merchant terminals PCI compliant?

No. The PCI compliance standard requires, among other things, that merchants and processors encrypt card data and protect databases with firewalls and other anti-intrusion measures. They cannot be modified in the field. The only alternative is replacement.

Hypercom (Optimum T4100) and VeriFone (Omni VeriFone 3200 and 3750) have chip sets that are tamper-proof and resistant to hackers trying to "sniff" out data such as PINs as they flow through the device.
Older terminals, INCLUDING MANY HYPERCOMS AND TRANZ 380's, do not have such encryption.

The penalty for non-compliance with no data loss is minimal.
The penalty for non-compliance with data breach is $600,000 and up.

So while getting certification has been costly for manufacturers, and thus their customers, the cost for non-compliance is greater. Companies experience 17% customer churn after data breach vs 2-3% average churn.

BOOKMARK

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» government news
» managing costs (3
» Merchant Services
» changing paymer processors (2)
» ecommerce (4)
» merchant accour
» new business (1)
» non-profit (7)
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FIVE COMMON MYTHS DEBUNKED

Written by:
Joan Herbig
Sept. 17, 2008



There is a vast need for better information about PCI compliance in the marketplace. It is a relatively new standard and there is a lack of good information available. In this article I will outline a few of the most commonly held myths that we hear day in and day out from merchants, acquirers and service providers – along with the hard truths.

Myth #1: Breaches only happen to big-box retailers.
Fact: Small- to medium-sized merchants are highly vulnerable and a frequent target. Based on most of the news coverage, security breaches may seem to happen only to huge corporations – such as the TJX security breach that compromised more than 94 million T.J. Maxx and Marshall's accounts. But, in reality, cardholder data compromises affect small online store owners far more frequently. Why? Because, the sheer number of them (according to Visa more than 6 million) makes them a more frequent target. Also, they are typically the least sophisticated technologically making them an easier target for hackers and carders.

Q&A

Q: What is PCI Compliance?

A: Payment Card Industry (PCI) compliance is a complex and ever evolving subject affecting millions of businesses

Myth #2: PCI compliant merchants cannot be breached.
Fact: While it is a critical step, PCI DSS compliance is only a periodic measurement at a point in time – not a guarantee. Just ask Hannaford Brothers groceries if PCI compliant merchants can't be breached. They were thought to be PCI compliant, but were still affected by a very public breach. There's a danger that organizations can develop tunnel vision dealing with PCI at the expense of building a sound security program. We recommend that companies develop a consistently high security posture, and in doing so, they will achieve PCI compliance. Any system involving people is vulnerable, either from accidental error or intentional acts of theft.

Myth #3: E-commerce merchants that use PCI compliant shopping carts or payment gateways are by default PCI compliant.
Fact: This may be the case, but PCI guidelines cover not only data security but also the physical security and the existence of written security policies. Once a year, regardless of how the merchant handles card data, every merchant is required to complete an SAQ, to complete the relevant Attestation of Compliance and, in most case, to submit the SAQ and the Attestation of Compliance to their acquirer. While it is important that terminals, gateways and shopping carts are compliant, that doesn't guarantee that merchants are secure from a physical standpoint or that they have employee training programs or security policies in place. SAQ A was specifically developed for merchants who outsource to a secure terminal.

Myth #4: PCI compliance is too expensive.
Fact: Non-compliance can be very expensive if not catastrophic. Non-compliance doesn't just result in costs associated with fines, credit card replacement and audit fees, but also from loss of business reputation and revenue. In fact a recent study stated that 70 percent of the cost of non-compliance was loss of revenue. This is significant for big companies that are crucified in the press, but may be catastrophic for small vendors, putting them out of business.

Myth #5: PCI compliance is getting easier.
Fact: The PCI Security Standards Council is working hard to clarify and simplify the standard. For example, in early 2008, the Council released version 1.1 of the Self-Assessment Questionnaire (SAQ), which now consists of four versions of the SAQ instead of the previous one-size-fits-all approach. While the attempt to segment merchants by validation type is a big step forward, it still presents confusion among many small merchants who are unclear on which SAQ they should complete. For small merchants in particular, protecting card holder data

Quantum merchant services

Retail Merchant Accounts

Fee Schedule



Visa/MC/Discover Retail Swiped Transactions	**1.69%**
Visa/MC/Discover Debit Cards	**.99%**
Visa/MC/Discover Keyed/Corp. Cards ERR Surcharge	**1.99%**
Visa/MC/Discover 100% Key Entered (MOTO) ERR	**2.99%**
Debit/Check Card PIN-Based Transactions	**0.99%**
Visa/MC/Discover Sales Transaction Fee	**$0.20**
Visa/MC/Discover Statement Fee	**$10.00**
Debit/Check Card PIN-Based Transaction Fee	**$0.25**
Debit Network Monthly Access Fee	**$5.00**
Mobile Pay - CloverGo Monthly Fee	**$5.00**
Check Processing Transaction Fee	**$0.25**
Check Processing Monthly Statement Fee	**$10.00**
Web Processing - e-Commerce Monthly Fee	**$9.95**



Authorized Representative:

Quantum Merchant Services
http://www.quantumGO.com