

## BIN\$mart™

**WORKS EVERY DAY TO SAVE YOU MONEY!**

**Capital Bankcard's BINsmart monitors all credit card transactions to find ways to save merchants money. Now your business has access to the same tools the big box retailers use to obtain the lowest possible processing cost.**

### How BINsmart Works:

- Advanced technology imbedded in an affordable Hypercom dial-up or IP terminal.
- Significantly reduces card processing costs to save real money every day;
- Evaluates each credit card transaction against a complex list of variables including; your merchant rates and fees, SIC, zip code, card type, and sale amount to estimate lowest processing cost;
- Automatically prompts for PIN number or signature based on its estimate of the lowest cost processing method;
- Enhances fraud and chargeback protection by increasing percentage of PIN debit transactions;
- Prompts entry for additional information to avoid downgrades on corporate cards;
- Verifies completion of daily close-out procedure to avoid downgrades.

**Call your local Capital Bankcard Representative to learn more about BINsmart's unique savings and benefits.**



Hypercom  
T4220 for IP



Hypercom  
T4210 for  
dial-up



Hypercom P1300 -  
PINpad for both

# Are You BINsmart?™