

# One Machine, All Cards

PLDT SWUP's easier debit and credit card payments

Credit card swipes at retail stores are a given, but now there is a potential of millions of ATM debit cardholders about to be tapped for the retail sector. As PLDT SWUP (Shops.Work Unplugged) POS (Point of Sale) swipe terminals can now accept ATM debit cards apart from major credit card brands such as VISA, Mastercard, JCB, Bankard, American Express, Diner's Club International, the customer base for retail has practically exploded overnight with Megalink, Expressnet, Visa Electron, Mastercard Electronic cards joining the SWUP community.

ATM debit cards are as good as cash, but until lately had limited acceptability at different outlets. This was due to the fact that there was a woefully low number of swipe -machines made to accommodate them.

## SWUP It All

With SWUP's terminals accepting both types of cards, another boon to retail business owners is also realized: a more compact all-in-one machine that does it all. The larger benefit to business, of course is an increased probability to capture "emotional" customer purchases, the so-called "impulse buys" which is one of the underlying aspects of credit card purchases as well.

As this aspect is now applicable to ATM debit cardholders, there is actually less of a psychological barrier to hurdle—buyers are aware that debit cards represent their own existing cash, electronic cash in this case. There is less guilt associated with these purchases, and no harried hunting for ATMs to queue-up for cash withdrawals especially during paydays.

## Safe? Secure? Sure!

PLDT's widest wireless coverage and incomparable network security also makes it possible for transactions to be sent straight to retailers' systems. As SWUP is based on MPLS, and not on the

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open Internet as was conventionally done, the system is effectively hacker-and-virus-free. This negates fraud at significant stages of each transaction.

Additionally, SWUP features always-on connectivity, provides

immediate access to the server, and eliminates the need for multiple phone lines at the establishment. Whereas it was once accepted by shoppers using old debit card swipes to expect occasional "off line" events at terminals or to wait interminably long for their transaction to go through, the risk of that happening with a new streamlined and efficient SWUP system is



drastically reduced.

For retailers, it will be hard to reject the prospect of a customer base that can be expanded several-fold; and the messy needs of their old wired terminals system, the "octopus" of several phone and terminal cables that strangled their payment counters. SWUP's masterstroke of simplifying everything wirelessly and its do-it-all capability for credit and ATM debit cards has ushered in a new day for retailers and their customers. For customers especially, it's been a day long in coming.