



## **How to Handle a Credit Card Processing Outage**

We all know that technology is great - until it fails. With cash payments now representing a mere 20% of all transactions, a credit card processing outage could bring your business to a screeching halt. Your first instinct might be to simply write a customer's credit card number down on a Post-It Note and run the transaction later. Don't do that! It's a violation of your Merchant Agreement and can set you up for liability and the possible termination of your ability to accept credit cards if a customer reports you.

### **What is a Processing Outage?**

There are various conditions that can cause a credit card processing outage and we'll break down the most common reasons and let you know how you can prepare for an outage before it occurs.

#### **Power Outage**

This is by far the most common interruption of credit card processing. It may be caused by inclement weather, grid overload or electrical problems in your building. Having your credit card terminal, wifi router and POS system attached to a battery backup can keep you up and running for a short period of time. If keeping your business open is vital for you and your customers, a generator can keep your critical systems up and running.

#### **Internet Connectivity**

In the absence of a power outage, internet connectivity issues are the next most common cause of outages. Your ability to process transactions will fail if your internet fails. These issues can affect a neighborhood, a city, or a region. In this case or in the case of a power outage, your cell phone can be used to manually key transactions if you have that capability through your Merchant Services Provider. If your internet provider cannot determine the problem, try restarting your router. If that fails, contact your Merchant Services Provider for technical support.

#### **Hardware Failure**

All electronic equipment is prone to failure. This includes credit card terminals and POS systems. Failures can be caused by faulty components, hardware that must be reconnected to your software or worn-out equipment. It is important to maintain your payment processing equipment and always purchase hardware directly from your Merchant Services Provider. Do not try to save money buying used or refurbished equipment on sites like eBay as they are not always compatible or supported.

## **Software Failure**

Payment software glitches and service interruptions can cause processing outages. Software errors can be caused by outdated technology, credit card processor software updates or even network updates performed by funding sources like TSYS, Fiserv and others. Always stay current on technology.

## **The Negative Affect on your Business**

Credit card processing failures are highly inconvenient for merchants. It can result in lost sales and maybe even lost customers. If a customer can't pay for something he wants, he may leave and buy the item somewhere else. If the customer is a first-time shopper, they may never come back! Certain businesses can experience dire consequences when a failure occurs. Restaurants may be forced to comp meals if patrons don't have cash and you have no other way to run a card transaction.

## **Using Cell Phones**

Using a cell phone app provided by your Merchant Services Provider for emergencies like this is one method of capturing payments during an outage. Cellular data is frequently still available during power outages or wifi interruptions.

## **Using an Offline Terminal**

Many terminals can continue to be used in offline mode and are compliant with the PCI standards. Even when there is no internet connection, terminals can securely store transactions. When the internet connection is restored, the stored transaction information is processed. Make sure your terminal is offline capable. Your processor will be able to tell you if it is.

## **The Bottom Line**

Running a business requires you to prepare for unforeseen circumstances. Don't lose money if your credit card processing goes offline. Plan for and invest in backup processing methods. Your considerations should include a generator, battery backup systems, cell phone apps and friendly gateways that can be used until full service is restored. A full-service Merchant Services Provider such as Aurora Payments can help you plan for disruptions in advance. Being proactive can mean the difference between lost sales and customers to a minor inconvenience.

## **Who is Aurora?**

Aurora Payments provides reliable payment solutions for any industry and any environment. As a Full-Service Provider (FSP), we have all the products, services, solutions, and support Merchants need - all-in-one place.

**Interested in learning how you can eliminate credit card processing fees?**

Send us an email at [hello@risewithaurora.com](mailto:hello@risewithaurora.com)

call us at 833-287-6722

You'll be saving money in no time!



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### **Power Outage**

- By far the most common interruption of credit card processing
- May be caused by inclement weather, grid overload or electrical problems in your building
- Consider having a battery backup for your credit card terminal, wifi router and POS system
- If keeping your business open is vital - a generator can keep your critical running.

### **Internet Connectivity**

- Internet connectivity issues are the next most common cause of outages.
- Your ability to process transactions will fail if your internet fails.
- If your internet provider cannot determine the problem, try restarting your router.
- If that fails, contact your Merchant Services Provider for technical support.

### **Hardware Failure**

- All electronic equipment is prone to failure.
- Sometimes hardware must be reconnected to software
- Purchase hardware directly from your Merchant Services Provider.
- Do not buy used or refurbished equipment on sites like eBay as they may not be compatible

### **Software Failure**

- Payment software glitches and service interruptions can cause processing outages.
- Software errors can be caused by outdated technology.
- Always stay current on software updates.

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- Credit card processing failures are highly inconvenient.
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