

Wireless Glossary Terms

TOP 10 TERMS FOR WIRELESS PAYMENT TERMINALS

Consumers in today's contemporary lifestyle demand speed, portability, security and ease-of-use. Against that backdrop, retailer demand for mobile credit/debit terminals is escalating sharply. Here is a quick reference guide to the top 10 industry terms for new palm-sized 32-bit mobile contactless card payment terminals:

- >> *Contactless*: electronic payment transactions that require no physical contact between the consumer's card and the payment terminal device, and conduct transactions with maximum speed.
- >> *Fan-Fold*: an innovative feature that maximizes the storage of paper receipts in a small printer, by compactly stacking receipt-sized paper one atop the other to save space and speed print-out for on-the-go mobile retailers.
- >> *Signature capture touch screens*: display screens that are sensitive to the touch of a finger or stylus and enable the cardholder to sign his/her name on the screen. Touch screens are commonly used on PDA's and full-size computers.
- >> *Active Matrix Display*: a type of flat liquid crystal panel display, today the overwhelming choice of notebook computer manufacturers, due to its light weight, very good image quality, wide color gamut (the subset of colors which can be accurately represented in a given circumstance), and response time.
- >> *High Security*: EMV (global standard for the design, security, and functionality of smart card terminals and applications established by Europay, MasterCard and Visa); PCI (payment card industry data security standard developed by MasterCard International and Visa). Triple DES and SSL encryption technologies encrypt and securely transmit transactions.
- >> *GPRS (General Packet Radio Service)*: a global standard for mobile data communication, used to provide fast and reliable data transfer over wide area networks (wWANs) in nearly every country in the world.
- >> *Wi-Fi*: a set of product compatibility standards for wireless area networks (WLANs) that allows wireless transmission of transaction data over a longer range than Bluetooth.
- >> *Bluetooth®*: a short-range wireless data exchange protocol that can be integrated directly into mobile terminals to maintain communications connectivity for transaction processing even if the user is walking around a restaurant, store or other site. The use of Bluetooth in conjunction with other communications protocols such as Wi-Fi and GPRS provides flexibility for merchants with disparate infrastructures.
- >> *Lithium-ion Batteries*: lightweight, high energy, high voltage batteries traditionally used in notebook computers & cell phones.
- >> *Battery packs & wireless modems*: essential components of wireless terminals that can either be integrated into purpose-built wireless units to minimize weight and size, or added on to countertop-sized card payment terminals to convert them into wireless devices. The add-on approach can be used for fixed wireless situations but it can make the terminal too heavy and bulky for true portable mobile use.

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