Element Payment Services

Simply TransForming® Payment Processing

SECURE   RELIABLE   COST-EFFECTIVE   SCALABLE   EASY-TO-USE

CardSense™

Pre-Authorization -

Card Type Identification

Knowledge is Power. Make Informed Decisions About How To Handle Your Customers' Payments

Control Costs and Reduce Risk with CardSense™

With Element's CardSense™, easily and quickly identify your customers' payment card types including PIN Debit, Prepaid Debit or Healthcare cards prior to performing a transaction.* This information will help your business by:

- Ensuring Cards Are Handled Properly at the Point of Sale
- Mitigating Risk
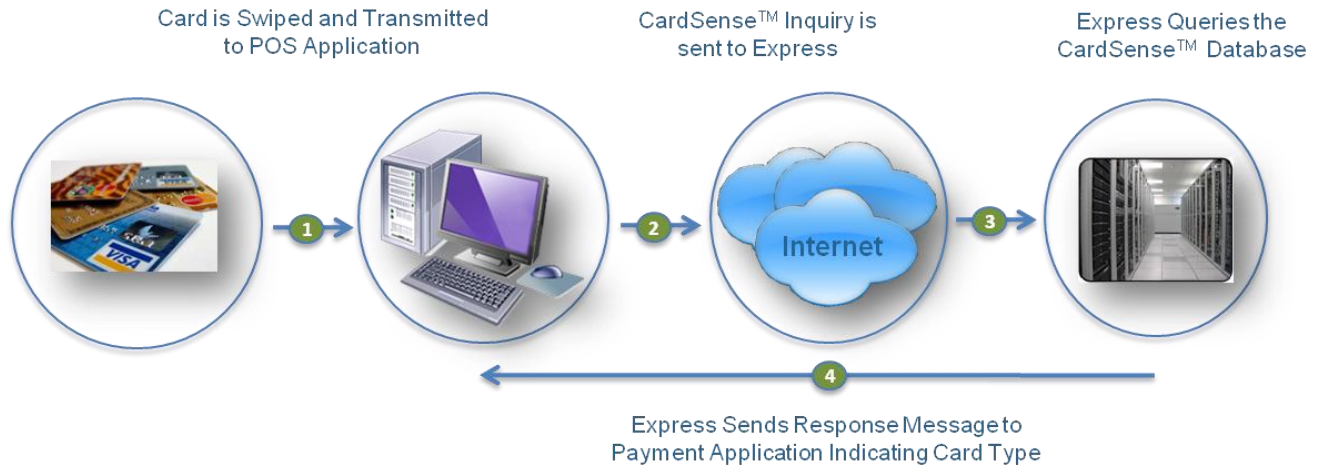- Lowering Processing Fees to Improve Operational Costs

For most merchants, accepting a debit card is not a problem. However, in the case of, car rental companies as an example, the customer is driving away with the big-ticket merchandise and the customer is expected to return it.   Most of the major rental companies require a credit card to initiate the rental, even if the customer will use a debit card to make final payment upon return of the car. Those companies that do allow a rental with a debit card often put an authorization hold on the debit card during the rental, usually between $300 and $500. Yes, the unused funds will be returned to the customer, but it might take up to two weeks for the funds to be released. As you can imagine, this is not always an ideal situation for the customer and certainly leaves the merchants with risk of not getting paid. Rental merchants are only one example of merchants that can benefit from identifying card type prior to running a credit card transaction.

Additional industries including, Lodging, Healthcare and Retail benefit from identification of card types pre-authorization. CardSense™, a PCI DSS compliant processing technology is fully integrated with business management software.

How it Works

When a customer swipes or key enters a card, the cardholder information is transmitted to the point of sale application and passed along to the Element Express Processing Platform. Express queries the CardSense™ database and issues a response to the point of sale application indicating the card type. With this information merchants can decide how to proceed with the transaction.

Card is Swiped and Transmitted to POS Application — CardSense™ Inquiry is sent to Express — Express Queries the CardSense™ Database — Express Sends Response Message to Payment Application Indicating Card Type

*Please note that CardSense™ is only supported by Visa & MasterCard. American Express and Discover do not participate in BIN Query transaction functionality.

From **secure, reliable and cost-effective** payment processing to innovative solutions to help you grow your business, Element has the experience, technology and security expertise to help you achieve your business objectives. Look to us for innovative solutions that simplify payment processing, while delivering the highest return on your investment.

Element Payment Service – Simply TransForming® Payment Processing

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