



Card Cutters Frequently Asked Questions (FAQ's)

Here you may find the answers to some of the most common questions about accepting card payments and our products and services.

What are the advantages of accepting card payments for my business?

- Customers are likely to spend more when paying by card.
- Card payments are now the preferred payment option.
- Card payments offer further security with the payment being made straight into your bank account which reduces the need to take cash and cheques to the bank.
- You will hold less cash on your business site, which will improve your overall security.
- You may see a reduction in the bank fees you are charged taking electronic payments rather than paying in cash and cheques.

What risk is involved in accepting card payments?

Card payments are one of the most secure methods of taking payments for your business. Security can be increased by utilising the latest chip and pin machines and taking the customers address and security number if you are ever in doubt when undertaking a transaction.

How long does it take to set up card payments for my business?

Card Cutters generally approve 90% of new applications within 48 hours of initial application, with your new terminal being couriered to you once your application has been approved.

What are the fees involved in setting up a new merchant account?

Card Cutters do not charge merchant account set up fees.

What cards will I be able to accept once my application is approved?

You will automatically be able to accept any Visa, MasterCard or Diners Discovery card. You will also be able to accept American Express if you set up an account with them upon receipt of your terminal.

What type of Terminals can Card Cutters provide?

Card Cutters offer a great selection of Rental Terminals that utilise GPRS, Contactless, Wifi and Mobile Technology that can be used both on the go and on the countertop. Simply look around our website to find the perfect solution for your business or give us a call to discuss your requirements.

How long does it take for a customer payment to reach my bank account?

The standard transaction clearance time is three working days. If a transaction is taken on a Monday, the transaction will clear in your account by Thursday morning. If you have an Allied Irish Bank account, the transaction time is two working days.

Will I be able to take card payments over the telephone?

All Card Cutters Terminals allow you to take remote payment via telephone if required.

Will I be able to take card payments online?

If you wish to be able to process online payments, let us know at the time of your application and we can ensure this is set up for you as an option on your new merchant account with us.



What is a chargeback?

The term 'chargeback' is a mechanism that has been put in place if a customer challenges a transaction on their account that they do not recognise or are in dispute over the quality of products or services received. The customer can ask for a refund via this method if a dispute cannot be resolved.

Can I purchase a card terminal from Card Cutters instead of renting?

Whilst Card Cutters are happy to sell our merchants a terminal, we would still need to charge you a small monthly fee to cover services such as technical helpdesk support. We are happy to discuss your purchasing requirements at any time.

