

Device for Swiping Credit Cards to iPhone

I ma interested in learning about devices for swiping credit cards to I phones. This would not be for my law practice.

Any advice or suggestions for how I can research this would be appreciated.

Thank you.

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You used to be able to just swipe. Most processors gave the swipe readers away. Now you need a card reader that accommodates chipped cards. And since they're more expensive processors are charging for them. Intuit and Square are two that I am familiar with.

Roger Traversa, Pennsylvania

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Square up gives you one as part of their package. My office mate has one with them and he just plugs it into where the ear piece goes in his iPhone and swipes away.

<https://squareup.com/reader>

Sterling L. DeRamus, Alabama

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The swipe is still free through the Intuit-LawCharge program. [www.LawCharge.com](http://www.LawCharge.com)

Tracy L. Griffin, Florida

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Yes, the Square swipe device is being replaced with Apple Pay and chip card readers by Square:

<https://squareup.com/shop/reader>

<https://squareup.com/contactless-chip-reader>

We have used Square for a non-profit entity.

Jeffrey A. Franklin, Pennsylvania

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Does the merchant bear the risk if swiping but not with a card reader compatible with credit cards with chips?

Roger M. Rosen, California

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My understanding is as follows:

Previously, if an in-store transaction in the U.S. is conducted using a counterfeit, stolen or otherwise compromised card, consumer losses from that transaction fall back on the payment processor or issuing bank, depending on the card's terms and conditions.

After Oct. 1, 2015, a deadline created by major U.S. credit card issuers MasterCard, Visa, Discover and American Express, the liability for [card-present fraud](http://www.creditcards.com/glossary/term-cardpresent-fraud.php) will shift to whichever party is the least EMV (chip)-compliant in a fraudulent transaction.

Consider the example of a financial institution that issues a chip card used at a merchant that has not changed its system to accept chip technology. This allows a counterfeit card to be successfully used.

The cost of the fraud will fall back on the merchant.

The major credit card issuers each have published [detailed schedules](http://lp.verifone.com/media/2146788/emv_key_dates_chart_021213.pdf) about the shift in liability. The change is intended to help bring the entire payment industry on board with EMV by encouraging compliance to avoid liability costs.

Any parties not EMV-ready by October 2015 could face much higher costs in the event of a large data breach.

Automated fuel dispensers will have until 2017 to make the shift to EMV. Until then, they will follow existing fraud liability rulings.

Read more: <http://www.creditcards.com/credit-card-news/emv-faq-chip-cards-answers-1264.php#ixzz3r6SxCnrO>

Jeffrey A. Franklin

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I guess it's time to upgrade to the chip technology.

Matthew Callis