

Purchasing an MSR: What You Need to Know

Shopping is a lot of work. Regardless of what it is that you are buying, there are numerous things to consider, research, and compare. So what are the things to think about when choosing a mag stripe reader (MSR)?

As with any product, a lot of thought goes into the design of each MSR. From the interface to the cosmetics to the feel of the card swipe, each unit is designed for a specific purpose. Your job is to figure out which one best fits your needs.



Executive VP of ID TECH, Terry Conant, who has more than 35 years of experience working with MSRs, provides his list of the top 15 things to consider when purchasing a Point of Sale (POS) MSR:

1. Reading Reliability

The purpose of a card reader, of course, is to read cards. Not just the new cards but real-world cards, and failure to do so can mean extra transaction costs, or even worse, a lost sale. Manually entered card information means additional transaction costs. At an unmanned kiosk, a customer's unread card can mean a lost sale.

2. Minimum Number of Card Swipes

A card reader needs to be able to stand up to the rigors of swiping card after card, day after day. If a reader breaks down, it can severely handicap sales. Long warranties are great, but more importantly, look for the amount of swipes the reader is guaranteed for.

3. Durability

In self service types of applications it is paramount that the MSR is rugged, and provides secure mounting options. It is important that the MSR chosen has a good track record in unmanned installations.

4. Interfaces and Driver Installation

Depending upon your system and the application program there is normally one specific interface that is best, be it USB Keyboard, USB HID, RS232, PS2 Keyboard, etc. Each Interface will require different drivers necessary in many terminals/systems to provide a conversion of the reader's output format into one that terminal/system can talk to. Make sure the vendor provides all of the necessary drivers that you will need to get your card reader to work properly.

5. Data Output Formatting/Editing

Credit/Debit cards contain a lot of data, and all of it is read when the card is swiped through the reader. Depending upon your terminal/system, the data may have to be formatted to be properly used. Look for an MSR that allows you to customize/format the data output to best fit your system's requirements.

6. Customer/Technical Service

In a perfect world, you would never need customer service for your card reader. However, having it available when/if the need arises is critical. Make sure that the MSR vendor has qualified technical support capable of troubleshooting any installation issues and/or servicing your MSR in a timely manner.

7. Vendor

Make sure you know the reputation of the MSR brand you are buying. Well-established companies have stayed in business for a reason. The warranties and customer service are only good if the company behind them is still in business.

8. Ergonomics

Your card reader needs to be designed so that it is easy and intuitive for your customers or operators to swipe cards.

9. Mounting Options

Along with the ergonomics are the mounting options. Once you know how you want it positioned, how will it be secured? If it's on a countertop, are there rubber feet or Velcro to keep it from slipping, or are there mounting holes for self-service type applications where the reader needs to be securely mounted?

10. Cable Exit Options

Cables (of any type) seem to always get in the way. Make sure that the MSR chosen has the appropriate cable exit positioning available to ensure that 'your' MSR's cable doesn't 'get in the way' of the swipe.

11. Cosmetics

Not only does your MSR have to function well, it should look good doing it. You don't want a blue card reader sticking out in the middle of your slick, professional setup.

12. Read Indicators

Without indicators, it can be difficult for a customer/operator to know if and when a transaction is successful. A good MSR should have both visual and audio feedback to indicate that a swipe was good, bad, or is being processed.

13. Feel of Card Swipe

If a card reader is too tight, it may inhibit the user from getting a good read. If it is too loose, the magnetic head may not be making good contact with the card, creating inconsistent reading. The MSR chosen should feel the contact with the magnetic head, but not to the extent it affects the card swiping motion.

14. Generic Versions

In some applications the user prefers to have their own brand/name on the MSR. Ask if there are generic versions of your favorite card readers.

15. Power Use

The world is going green, so there is no reason to purchase an MSR that wastes energy, or is manufactured with restricted substances. Make sure that the MSR chosen has low power consumption, and complies with restricted substances initiatives.

If you still can't find the right MSR for your needs, look into getting one custom-built to your requirements. Find a vendor that specializes in OEM products to build the best card reader for you.

Just like the old saying, it takes a lot to make a sale, but only takes one bad MSR to lose one. With billions of card transactions happening around the world every day, the above are some of the things to keep in mind when purchasing an MSR. Not only will the right unit give you less hassle and a long, reliable life, it will also provide the consumer with a better POS experience