



? [Talk To Bob](#)  
[Help Center](#)

SEARCH ALL

What can we help you find?

0

Hello  
[My Account](#)



[Wish List](#)

[Product Categories](#)

[Home \(/\)](#)

[Blogs \(/Blogs\)](#)

[Dental Practices Are Accepting Major Risk By Not Upgrading Credit Card Readers \(/\)](#)

BLOG DETAILS

## Dental Practices are Accepting Major Risk by Not Upgrading Credit Card Readers

Author : [Samantha Negraval \(/bio/-/bio/78920\)](#)

12/21/2015

0 Comments

[Share this post](#)

The October 1st deadline for upgrading your credit card processing readers has come and gone. If you aren't familiar with what changed, it most likely means your dental practice is at a major risk for credit card fraud liability. Since October 1st, each time a credit card that contains an EMV chip (pictured right) swipes through your reader using the magnetic strip—instead of getting inserted and having its chip read—your practice is at risk of fraud liability.



Before, if fraudulent activity stemmed from a credit card transaction, liability was placed on the bank or credit card issuer, and they would pay out of pocket to compensate. To combat the spike in recent credit card fraud cases, the major credit card companies (Discover, American Express, Visa, MasterCard) updated their technologies to move away from the "swipe-and-sign" system to the EMV-chip system. This change greatly enhanced credit card security by having each card generate a unique code for every transaction. Unfortunately, this now means the fraud liability could be squarely on you if your hardware can't process these chips.

*So what kind of liability are we talking about?*

These new rules apply to any potential fees resulting from fraudulent sales that run through your account.

*If I have a credit card reader with an EMV slot, I'm all set, right?*

Wrong! At this time, there are currently terminals that, despite having the physical EMV hardware, are not capable of accepting EMV sales. It's important that you do your research or talk your credit card processor before dropping close to \$200 on a new card reader that may not meet your needs.

There's no better time than now to re-evaluate your credit card processing company.

Upgrading your readers to be more compliant and avoid future catastrophes is a smart business move. Another smart business move is to cut any unnecessary expenses wherever possible. While we are on the subject of credit card processing, it's probably time to look at your processor and re-evaluate what they're doing for you and at what cost. As mentioned in a previous blog, credit card processing can easily become a hidden tax on your business. (<http://www.dentalproductshopper.com/blog/credit-card-processing-a-hidden-tax-on-your-business>)

Take this opportunity to see what a trusted processor can do for you that your current processor can't.

One such trusted provider is Dental Card Services (<http://www.dentalcardservices.com>). On average, dentists saved \$3,145 per year by switching their credit card processing to Dental Card Services. If you're interested in learning how much you can save and how to receive your EMV-compliant point-of-sale reader, get a free analysis by visiting [www.dentalcardservices.com/c](http://www.dentalcardservices.com/c) (<http://www.dentalcardservices.com/dps>). This service has been endorsed by our company, *Dental Product Shopper*, and is also the exclusive credit card processing service provider for the AGD Member Savings & Offers program.

### COMMENTS

[Post a Comment](#)

No comments

## ABOUT THE AUTHOR

---



Samantha Negraval (/Bio/-/Bio/78920)

[VIEW 228 POSTS \(HTTP://WWW.DENTALPRODUCTSHOPPER.COM/BLOGS/-/BLOGLISTING/CATS/EMT/MANU/EMT/AUTHORS/78920\)](http://www.dentalproductshopper.com/blogs/-/BLOGLISTING/CATS/EMT/MANU/EMT/AUTHORS/78920)

## PROMOTIONS

---

[View All Promotions \(/promotions\)](#)

()



[Become an Evaluator \(/become-evaluator\)](#)   [Privacy Policy \(/privacy-policy\)](#)   [Disclaimer \(/disclaimer\)](#)   [Terms of Use \(/terms-of-use\)](#)   [\(https://www.dentalproductshopper.com/https://www.dentalproductshopper.com/\)](https://www.dentalproductshopper.com/https://www.dentalproductshopper.com/)

© Dental Product Shopper / All Right Reserved