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## Three Credit Card Processing Trends Will Impact Small Businesses

Author: [Timothy J. Lavallee](#)

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Businesses that accept credit cards at retail establishments, e-commerce sites or over the phones, should prepare for significant changes in 2011, according to Robert Livingstone, president and founder of [IdealCost.com](#), a national consulting firm that reduces credit card acceptance fees for merchants without switching their existing processor.

"Some of the changes to the credit card processing industry will benefit merchants, but we also predict some harmful trends that may be disastrous to American companies," said Livingstone, a merchant rights advocate.



Throughout 2010 Livingstone has openly expressed his concerns about the current state of the credit card processing industry. "On behalf of all merchants, I hope to see vast improvements in transparency and accountability in when it comes to credit card acceptance."

Livingstone's list of credit card processing trends in 2011.

### 1. Major Cell Phone Carriers Will Attempt to Gain Traction

AT&T, Verizon, and T-Mobile have been in talks to implement technology that will allow customers to waive their cell phones in front of a compatible card reader rather than swiping a credit card. Similar technology is already in place throughout Europe and Asia. It is not clear how much merchants will be billed for these transactions, but these cell phone carriers will clearly try to gain market share by significantly undercutting the existing credit card processing system.

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## 2. Merchants Will Still Suffer From Unfair Chargebacks and Data Breaches

Throughout 2010 many customers have scammed merchants by calling their credit card company to dispute legitimate sales after the fact. While the customer is often protected by the credit card issuer, it is often at the expense of the merchant. The credit card processing industry has not shown any true initiative to change this trend or to punish cardholders submitting false disputes.

Though no data breach has surpassed the damage of the incident in early 2009, several merchants have seen increases in compromises this year. These incidents proved costly and small businesses were forced to pay tens of thousands of dollars to rectify the breaches. With this trend increasing, expect to see several larger data breaches throughout the country in 2011.

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**Article Author: Timothy J. Lavallee**

Follow me on Twitter @timlav. :: After a decade in local journalism in suburban Boston, I quit and moved to North Carolina to teach elementary school. Then along came the social Web, and now I find myself caught between two worlds: teacher by day, Web writer and editor by night. ...

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