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CORDELL PARVIN practiced construction law for 36 years and now teaches lawyers about career and client development. He is author of *Prepare to Win: A Lawyer's Guide to Rainmaking, Career Success and Life Fulfillment*, and the Cordell Parvin Blog (cordellblog.com).

Seth Godin's Blog (sethgodin.typepad.com)

I like his blog because he takes things that happen in everyday life and finds a way to explain them in ways that apply to a variety of business situations, including law.

Famous Trials
(law2.umkc.edu/faculty/projects/ftrials/ftrials.htm)
University of Missouri-Kansas City School of Law Professor Douglas Linder gives a level of detail about famous trials that you cannot get elsewhere.

Zite
(zite.com)
Zite is a website/app that allows users to create his or her own magazine. One lawyer I coach handles First Amendment cases, environmental law cases, and insurance coverage cases. Zite finds anything written on those topics and allows the user to send links to email recipients, Twitter, and elsewhere.

Luxury
(luxurylink.com)
This is a great website to bid on vacations and vacation packages. I always bid the minimum amount.

The Next Step in the Credit Card Revolution

BY DAVID J. FERRELL



“Sir,” the bank teller urgently reports to the bank president, “the depositors are revolting!”
“They *do* have an offensive smell,” the bank president responds.

Is there any justification for the Occupy Wall Street movement and corporate banking protests? Perhaps banks are backing off from “additional fees” for banking services because depositors are beginning to hold banks accountable.

So, what can we do to join the rebellion? How about eliminating multiple

credit card fees for those of us who depend on credit card payments for legal services? In 2004, I wrote an article for the *El Paso Bar Bulletin* about QuickBooks software that included the following:

I have added a credit card reader (card swiper) to my QuickBooks



system; it was plugged into my computer's PS2 port and was automatically recognized by the QuickBooks software. I am pleased with how easily it checks on clients' credit availability and then places the money into my bank account and into my books.

The money is available the next day (normally). If I swipe the clients' card using the credit card reader that I purchased for \$89 (a bit more for shipping and tax), the processing fee is 1.89 percent. I have been paying up to 2.58 percent on my other credit card system that also charged me a monthly rental fee of about \$50 for its credit card reader (swiper). I also pay for a dedicated telephone line for the old credit card reader.

With QuickBooks you can process payments away from the office by using "Virtual Terminal Plus," which allows you to receive credit card payments at any computer terminal with Internet access.

The application/setup fee is \$39; the monthly fee is \$17.95; the Visa/MasterCard discount rates are 1.89 percent if you use the card reader and 2.39 percent if you enter the data with the keyboard; the per transaction authorization fee is 25 cents; as already mentioned, there is no rental fee for the credit card reader; and finally, you pay no fee for a separate dedicated telephone line.

Now, less expensive and mobile credit card options are available. I just downloaded an Android app that works on my HTC EVO smartphone and on my XOOM Android Pad. The app and the hardware are both free. The hardware and app are also available for Apple iPhones and for the iPad, provided by Square, Inc. (squareup.com). Within three to five days of setting up a Square account, you will receive a credit card reader that plugs into your Apple or Android device. The fee for each transaction is 2.75 percent — no monthly fee, no additional transaction fee, no machine rental fee, no merchant service fee, and no dedicated telephone line fee, etc. Square guarantees that the money will be available in one day. You will be able to accept Visa, MasterCard, American Express, and Discover, *all* for the same 2.75 percent, so you can figure out immediately how much of the money is yours and how much the bank and service provider keeps. Having a card reader on your mobile phone makes it convenient if you are meeting clients away from a brick-and-mortar law office.

I have tested the system by showing everyone in my building how easily it works, charging multiple \$1 transactions on my own credit card (nobody would volunteer their own cards). You get an email confirming each transaction. Also, when you conduct the transaction, the payer signs his or her name (or initials) on your phone. If you have GPS running on your phone, it posts the coordinates

of where the transaction occurred. Lastly, you can take a picture of the payer during the transaction that links together with the other above-mentioned data (this diminishes the potential claim of identity theft).

I showed my wife how it works when I went home the day I set up the Square system, *and* I used her credit card for the \$1 transaction. She informs me I owe her \$2 — isn't that usury? ☹



DAVID J. FERRELL

is principal in David J. Ferrell, P.L.L.C., in El Paso. He is a member of the State Bar Web Services Advisory Committee and a frequent speaker and writer on law firm technology topics. Contact him at djf@elpasolaw.com.

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