

Posi's Plate

Seasonal Tips and Information from Your Point of Sale Specialists

Notes from the Chef

We hope that you had a great summer season! As we gear up for the busy times ahead with football back in action and holiday parties just around the corner, we are certain you are even more interested in deploying our EMV solution. Well, at long last, we are officially certified for the tipped environment! While we have been live in quick service sites for quite some time, the task to perfect and receive certifications for our tipped environment solution took longer than expected. The first processors that will be compatible with EMV are FDMS, Paymentech, and Tsys.

In this issue of our newsletter, you will find helpful information on how you can combat chargebacks you may be currently receiving due to EMV, how to determine if your system is ready for our EMV solution as well as additional helpful hints. We are very excited to offer answers for you. Please contact our office for additional information.

Sincerely,

Tim Fogarty
Director of Hospitality Solutions

Appetizers

Chargebacks Making You See Red?

Are you seeing a rise in credit card chargebacks? You're not alone and it is so wide-spread that Dave Matthews, executive VP and general counsel of the National Restaurant Association, says merchants should now consider changing to EMV technology. It is estimated that 14.7 million chargebacks, worth \$5.8 billion, will hit merchants this year.

There are two main reasons for the uptick in chargebacks. First, there is now a dwindling opportunity for criminals to manufacture fraudulent cards. Therefore, sites without EMV readers are now a target for fraud. Second, when swiping a chip card there can be a coding or transaction error transmitted which can lump the charge into a fraud category, just like when a customer questions a charge or when a counterfeit card is used.

There are a couple of things you can do to help spot a fraudulent credit card if you do not have EMV. Be aware of who your customers are. When you run a credit card verify the last four digits which print on the receipt match what is printed on the credit card. Check a customer's ID to make sure the name on the credit card matches the name on the customer's ID. These practices won't guarantee you don't have a fraudulent card; however, they might be a step towards reducing chargebacks. Stay updated through <http://www.emv-connection.com/merchants/> and <http://www.restaurant.org/Home>.



Did You Know?

The magnetic stripe technology that is used on credit and debit cards was developed in the 1960's! EMV technology uses a microcomputer that hands out unique authorizations. Unlike magnetic stripe cards, every time an EMV card is used for payment, the card chip creates a unique transaction code that cannot be used again.

By Mary Blanchard



Data Business Systems

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Entrees

Do You Have the Pieces to Cross the Bridge to EMV?

It is estimated that half of the world's credit card fraud happens in the United States. The migration to EMV is designed to protect consumers and reduce the costs of fraud. You may have also heard the terms chip cards and smart cards; they are the same as EMV cards.

The path to EMV credit cards can be confusing, especially with ever changing technology and information. In order to ensure you are able to accept EMV

cards, you first need to make sure your system is ready. To be a candidate, you must meet these three requirements:

1. Terminals, Back Office computer and POSDriver need to be running on a minimum of Windows 7 operating system;
2. POSitouch software must be on a minimum version of 6.40;
3. TransAction+ credit software must be on a minimum version of 7.5.1.

We at Data Business Systems are here to help you cross the bridge. Whether it is to help you understand what you currently have and what you need, or to come up with a plan and a timeline to get you to your destination; we are here to assist.

Please contact your sales representative to get started.

By Jason Hoffman



Have You Heard?

Mastercard added two new bin ranges in October 2016. Please contact Data Business Systems to have the new range added to prevent an interruption in processing Mastercard!

Desserts

Feature Requests Come True

If you are a long-time POSitouch customer, you might have eagerly awaited certain features to become available. Possibly you simply have a question about whether POSitouch can do certain things. We are excited to share a few features which are widely utilized within POSitouch Version 6.40. Adjusting credit card tips has long been a manager only function but this has changed. Servers, bartenders, or other staff members can be given access to adjust a credit card tip if the check was closed with the wrong tip amount. Another added feature is the ability to easily rename a bar tab. This feature can be very helpful for bartenders who need to identify a tab differently. Another unique feature; an "F" can be attached with the seat number prompt indicating a female. Using the male/female indicators allows food runners to identify which seats will be female before they even leave the kitchen. Last but not least, an alpha lookup button can be programmed on the reopen screen to easily look up a bar tab.



Do you have a feature idea? The robustness of POSitouch has largely been based on feedback from customers input. If you have a wish list item, please share it with us and we will add it to our requests list.

By Nirmal Amatya

Your Point of Sale Specialists since 1977.

Current Versions:

POSitouch: 6.40

TransAction Plus: 7.5.1

Please note, charges may apply for calls to our support center.



156 Business Park Dr.
Virginia Beach, VA 23462
(757) 490-1294

3040 Williams Drive, Ste 630
Fairfax, VA 22031
(703) 573-2292

Data Business Systems
(800)868-2323
WWW.1DBS.COM