



# Posi's Plate

## Seasonal Tips and Information from Your Point of Sale Specialists

### Notes from the Chef

Credit card security is always a concern. As a consumer you want to make sure that the establishments you support are protecting your information. As a business owner you have an obligation to your customers to ensure the security of their data. To adequately prepare for today and the future, part of operating costs should be budgeted for keeping credit compliant. PCI Security Standards are not a single event, but a continuous, ongoing process. In this issue of our newsletter we will discuss Point-to-Point Encryption (P2PE). P2PE is one of the security options available and uses devices to encrypt data at the point of swipe. Continue reading to find out more.

Mary Blanchard  
Office Manager

### Specials

The only constant when it comes to credit card processing is change. This has never been truer than today with the ever evolving requirements and the need to stay PCI compliant. One of the main changes proposed to take affect in October 2015 is the shift in liability for credit card breaches. What does this mean? In short...if a breach occurs at your establishment, you could be liable for any and all charges including the fraudulent ones!

Install the leading edge in security and purchase P2PE devices for your establishment. In addition to having piece of mind from a data breach, these devices will also provide you with the foundation of accepting other payments such as Apple Pay or EMV, also known as Chip and Pin cards.

### Appetizers

The Eat Well DC restaurant group started using P2PE in July 2013 at Commissary and soon expanded the devices to all of their restaurants including Grillfish and The Pig. Operating Partner Josh Hahn answers some questions about implementing P2PE and its impact.

**How was the transition to Point to Point Encryption at the restaurant level?**

[Josh Hahn] Very smooth. Once all the behind the scenes matters had been addressed, the installation was seamless and it was only a matter of hours before our staff was used to the new readers.

**What has the employee feedback been?**

[Josh Hahn] There really hasn't been any, and that's a good thing. There's no more work involved than with the old readers.

**What benefits have you found with using the Point to Point Encryption devices?**

[Josh Hahn] As a business owner, they certainly provide a greater peace of mind. It was not a cheap investment, but it was a worthwhile one. The world of credit card fraud is vast and frightening and I would rather spend time worrying about the issues that affect our guests and staff. I feel a sense of comfort knowing we have high security devices.



**eatwelldc**



Data Business Systems

## Entrees

### Ingenico 350

One of the devices that we currently deploy for our Point to Point Encryption (P2PE) is the Ingenico 350 model. With this device installed, credit cards are encrypted right at the swipe. There is no data present in the system and the software references card information via secure tokenization. This model is continually being enhanced to support the latest needs and requirements in credit card processing. It is enabled to work with contactless payments such as Apple Pay as well as the upcoming requirement of EMV, also known as Chip and Pin cards.



By Tim Fogarty

## Desserts

### Back of House Credit Sales and Refunds

While the advent of new technology means that your customers' data is more secure than ever, it also means that some procedures must evolve to match the changing technology. It may be an infrequent occurrence but situations arise that require the ability to charge or refund a card from the back of house credit batch utility. Was a card accidentally used on two checks rather than just one? Did a manager close a check out to an alternative form of payment yesterday and now you need to make sure you get the money? Regardless of the reason, the steps below to refund or charge a card can help you get the funds owed.

1) Access the credit card batch utility. Use the **Show Old** option to view older batches if needed.

2) Click on the batch to highlight it then click on **EDIT**.

3) Locate the transaction needed then click on that line in the batch to highlight it.

4) Click on **Txns** at the bottom of the screen.

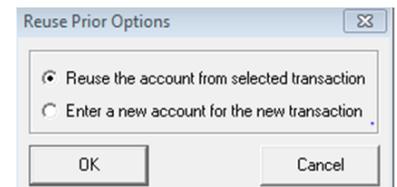
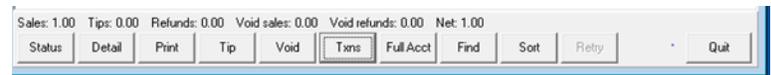
5) Choose if you want to do a **Credit Sale** or **Credit Refund**.

6) On the **Reuse Prior Options** screen, click on **OK** to precede with charging or refunding the card associated with the transaction you had highlighted in step 3.

7) Review the on screen information then choose **OK** to move past the prompt to ensure you want to use the selected card.

8) Choose to **Authorize now** or **Authorize earlier**. Note that you need a prior authorization code in order to be able to use the earlier option.

9) Enter the **Check Amount**, **Tip Amount**, **Check Number**, **Reference Number**, and **Operator number**. Note that the **Card** and **Expiration date** are prefilled. Click on **OK** to process the sale or credit.



Note that regardless of when the original transaction occurred, the new sale or refund will be in the current credit batch. Also be advised that the **Txns** option will be greyed out if you access the batch using the **View** option, it is only accessible when the batch is accessed using the **Edit** button.

By Nancy Fritz

## Your Point of Sale Specialists since 1977.

Current Versions:

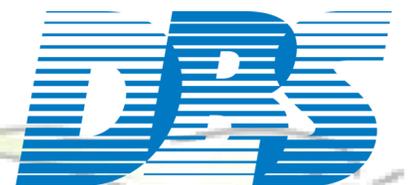
POSitouch: 6.40

Transaction Plus: 7.5.1

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