

PCI-PED Deadline Looms - Action Required

On July 1, 2010 all retailers will be required to comply with PCI standards for both software applications and PED (Pin Entry Devices) hardware. Software applications that allow the acceptance of credit cards for payments will be required to PA-DSS certified. Application software certification can be verified on the PCI Security Council's web site at www.pcisecuritystandards.org. The latest versions of both Retail Pro and Microsoft Dynamics RMS are certified.

The next part of the deadline targets non-compliant pin pads and signature capture devices. These are commonly referred to as PED (Pin Entry Devices) hardware and allow customers to enter their secret pin number into a keypad when making a payment by debit card. The PCI Security Council now requires these devices to be Triple DES encrypted. Older encryption technology such as Master Session or DUKPT has been compromised and necessitated the need for the new standard. All PED hardware currently used by retailers must adhere to these standards by July 1st.

Which merchants does this affect?

Any merchants not compliant with the PCI standards for the safe handling and storage of card data are at particularly high risk. For example, merchants using older, pre-PCI compliant, POS systems may be storing prohibited card data. Likewise, merchants who are not following best practices for maintaining a secure network, even if they are using a PCI compliant POS system, are also at increased risk.

Card data has a high value on the black market. More than 80 percent of these attacks are directed at level 4 merchants. These are merchants processing fewer than 20,000 Visa e-commerce transactions per year, and all other merchants – regardless of acceptance

channel – processing up to one million transactions per year.

Three compelling reasons for merchant PCI compliance

1. Merchants are liable for card data thefts from their businesses, even if only a small number of cards are affected. By signing a credit card processing agreement, merchants agree with the card associations' requirements for handling credit card data according to the PCI data security standards.

2. Card data theft is costly. When a merchant location is determined to be a common point of purchase for stolen card data, the card associations order a forensic audit. This can cost the merchant \$15,000. Then, depending on the number of cards affected, and whether the merchant took the necessary steps toward PCI compliance, the card association(s) assess fines that can range from \$50,000 to \$500,000.

3. Losing the ability to accept credit cards could destroy a merchant's business. Combined with loss of reputation and financial damages, the merchant could be forced to close.

Act Now

As of July 1, 2010, liability for a breach passes directly to the retailer. Retailers are responsible for any data breach concerning card holder data that happens at their location. A single breach can affect thousands of cardholders. Retailers who do not act now could face severe fines and may lose their ability to accept credit card payments altogether.

If you have any questions regarding the upcoming PCI deadline or whether or not your system is compliant, please contact your Account Manager at 800-513-5917.

14 Critical Steps for a Reliable Computer System



By: Jeff Haefner

Step 1: Install a UPS (Uninterruptible Power Supply).

Step 2: Plug all your cables into the UPS.

Step 3: Configure your network.

Step 4: Disable simple file sharing.

Step 5: Set up passwords and security settings.

Step 6: Install Anti-virus and Anti-Spyware Software and configure for automatic updates.

Step 7: Limit internet access and implement policies for computer use.

Step 8: Remove unnecessary Programs

Step 9: Set up correct power settings to avoid "sleep mode" power loss.

Step 10: Configure your printers.

Step 11: Install your retail software applications and configure your POS software.

Step 12: Install and Configure a Back Up to prevent data loss; test back up once a month.

Step 13: Schedule automatic windows updates.

Step 14: Schedule maintenance for your database.



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14 Critical Steps for a Reliable Computer System

Page 1



Product Spotlights Page 2



Employee Spotlight Get to Know Sammy Page 2

Add-On Feature of the Month

Page 3

All New Version 9.2 Released!



Retail Pro has announced that the all new [Version 9.2](#) has been released. This version includes new features such as the following:

- > New Archiving options
- > Forced UPC creation for new items
- > New permissions to change order quantities
- > Cash drops in foreign quantities when creating receipts
- > Default sorting of customer data

This exciting release, delivered according to their “two significant releases per year” roadmap policy, represents Retail Pro’s first-half of 2010 release.

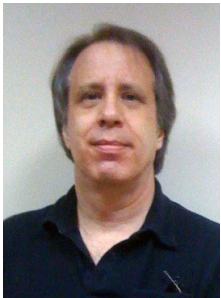
These new features will be sure to make [Retail Pro Version 9 Series](#) stronger and more relevant than ever.

If you have any questions regarding this release, or need to upgrade your current Retail Pro Software, please contact your Account Manager at 800.513.5917

Meet the Staff at Retail Technology Experts

Sammy Marks

Retail Systems Installer and Trainer



Sammy Marks joined Retail Technology Experts in January of 2010 as a Retail Systems Installer and Trainer. In this role, Sammy assists customers with their POS Systems and makes sure these work optimally for them. He enjoys complex problem solving as he is able to use his technical

skills to deliver solutions to customer problems. Sammy likes interaction with customers and knowing that he was able to help them improve their operations.

Sammy brings with him extensive experience in the technology field, beginning in the year 1984. He has been working with Microsoft Dynamics RMS since 2000. Sammy is certified in RMS Store Operations, HQ, and POS 2009.

In his spare time, Sammy enjoys music, especially as the lead guitarist of the rock band Nothing to Prove.

Product Spotlight

How to create a Quantity Adjustment Memo in Retail Pro

- Adjustment memos in Retail Pro allow you to execute and track manual changes to quantities, costs, or prices. They give you an audit trail that supports your current inventory valuation.

- From Main Menu, go to Adjustments - memos. You will see a list of memos generated in the current month. Click on “new” on top left, the select “quantity.”

- Assign the store or which you are adjusting quantities if needed.

- Select a reason for your adjustment, enter comments as needed. Sort by Style#, then type the style number in the search field on the top left.

- The easiest way to create an adjustment memo is to first enter all the items that are affected by your memo. Simply enter item number, then hit enter, like doing a manual sales transaction.

- There are three key fields in the adjustment memo:

- OLD STR QTY: Old Store Quantity, this is what the system says you have.

- ADJ STR QTY: Adjusted Store Quantity, this is where to enter what you have.

- QTY DIFF: Quantity Difference, the difference between old and adjusted quantities.

Go back to the first item, and in the “ADJ STR QTY” field enter the quantity you actually have at the store.

- You can use the arrow key down on the keyboard to go to the next item. You will see that Retail Pro will recalculate the “QTY DIFF” for you.

- The bottom boxes (price, cost, quantity) will show you totals, in terms of the gain or loss you took price-wise, cost-wise, and quantity-wise.

- When you are finished, print your adjustment memo if needed, or simply select “update only.”



Product Spotlight

Gift Cards in RMS - Part 2

RMS allows you to track, sell, and redeem gift cards within your single store location

Note: For global gift card usage across multiple stores, the Global Gift Card add-on module would be needed.

Below are the steps to sell and redeem the gift card item.

How to Sell the Gift Card

1. In Store Operations POS either manually enter or scan the item lookup code for the gift card you are selling.
2. Enter the gift card serial number when the Gift Card window appears. You can also choose from the list of gift card numbers by clicking the Lookup button on the window.

- 3a. If the gift card item has a predefined sale amount (Example: \$25.00) the price will appear on the transaction screen.

- 3b. If the gift card does NOT have a predefined price you will need to enter the amount in the Item Price window immediately following the serial number entry.

4. You can now enter the remaining items of your transaction, if necessary, and proceed to the Tender option by pressing the F12 key and tendering the sale.

How to Redeem the Gift Card

1. Enter or scan the customer’s items being purchased in the Store Operations POS transaction screen.

2. When tendering the sale (F12 key), enter the amount of the gift card that will be applied toward the total sale amount in the Gift Card tender type field.

3. Press Enter to display the Gift Card Verification Window.

4. Enter the gift card serial number being used and press Enter.

The Retail Legal Advisor

by: Michael Berger, Esq.



Truncating Your Credit Card Receipts - Also Required by Florida Law

In previous columns, I discussed FACTA ("The Fair and Accurate Credit Transaction Act of 2003"). The applicable language of FACTA (a federal law) states that businesses accepting credit or debit cards shall not print more than the last 5 digits of the card number or the expiration date on the charge receipt provided to the cardholder.

For "willful" violations of FACTA, a retailer would be liable for actual damages or statutory damages of \$100 to \$1000 per consumer, plus attorneys' fees.

Congress passed a law earlier this year immunizing retailers for FACTA violations taking place prior to June 3, 2008 (the law's effective date). However, this law does not protect retailers for FACTA violations occurring after June 3, 2008.

Florida law also mandates that retailers do not print more than the last 5 digits of a card account number or the expiration date. Florida Statute 501.0118 makes it a noncriminal violation for a retailer to do so. The penalty for a retailer's violation is \$250 for the first violation and \$1000 for the next and each subsequent violation.

In order to avoid potential future civil/criminal liability under FACTA and/or Florida Statute 501.0118, retailers must not print either the expiration date or more than the last 5 digits of the card number on the credit/debit card receipt.

Please immediately contact RTE for assistance, if your receipts are not in compliance.

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Add-On Feature of the Month

A look at add-ons that customize your system to meet your unique needs.



Microsoft Dynamics RMS Store and HQ Utilities Manager

Get this Add-On **FREE!**

The RMS Utilities Manager suite seamlessly enhances and extends Microsoft Dynamics RMS in all areas of retail - from headquarters management and back-office operations to transactions at the point-of-sale. Each system, one for store and one for HQ, improves on new functionality or introduces new capabilities altogether. Say hello to even more control over your entire business!

Store System

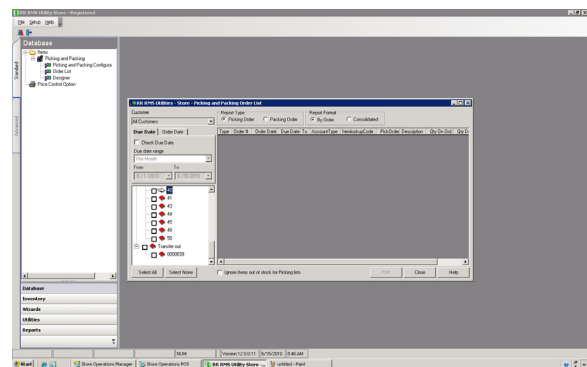
The Store System introduces innovative features and functionality designed to:

- > Improve customer management and marketing
- > Buy and sell more inventory types
- > Reduce POS transaction time while minimizing user error
- > Interact more effectively with Headquarters and other stores in your enterprise

Headquarters System

The HQ System allows you to instantaneously see nearly every aspect of your entire enterprise and change it directly from HQ allowing for:

- > Viewing and changing additional data at HQ
- > Faster, more interactive communications between HQ and stores
- > Increased user and database security
- > Expanded payment capabilities
- > Enhanced inventory control and movement



Microsoft Dynamics RMS Utilities Manager

Contact your Account Manager at 800.513.5917 to find out how to add this fantastic module to your Microsoft Dynamics RMS System

FREE!

RETAIL OPTIMIZER

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