

# **KEEP YOUR SYSTEM**

Why Change If It Works?

## **What is PCI compliance and why should I care?**

PCI (Payment Card Industry) refers to data security standards that handle branded credit cards from major card issuers like Visa, MasterCard, American Express, Discover, and JCB. As part of these standards, companies that provide this compliance, like Sage, enable a secure network, protect cardholder data, monitor and perform quality, and more.

Businesses that want to process credit cards as a convenience to their customers need to abide by PCI and the brands' regulations. Failure to do so can result in fines.

## **The shift in liability -EMV**

EMV® (Europay, MasterCard, and Visa) rolled out this chip and PIN technology where chips are added to credit cards. This standard is now adopted by all major brands including American Express and Discover/Diners Club. This provides more security for customers. The liability for fraudulent transactions has shifted to the merchant.

The microchip adds a new level of security, protecting sensitive cardholder information. During a payment transaction, the embedded microchip works in concert with an EMV-enabled terminal to complete the transaction.

Traditional credit and debit cards are prime targets for fraud because they store data that doesn't change. With EMV cards, this data changes each time the card is used.

**Run your business better with Sage Payment Solutions**

## **In-store**

A wide array of counter-top terminals allows your customers to pay the way they prefer: debit, credit, and chip card.

Whether in-store or online, the card payment process usually takes seconds. But behind the scenes, it involves a complex series of steps, including security and balance checks. When your customer swipes or manually enters their card information, your point-of-sale (POS) communicates with the card issuer (your customer's bank or card association) to make sure they have enough funds to cover the purchase. The process also activates encrypted security measures to ensure there's no suspicious activity on the card being used.

## **On-line**

Sage Payment Solutions allow you to accept and process credit cards, e-checks, and other payments online. Online payment processing works similarly to making purchases in-store. When your customer enters their card or checking information, your gateway or virtual terminal communicates with the card issuer (your customer's bank or card association) to make sure they have enough funds to cover the purchase. The process also activates encrypted security measures to ensure there's no suspicious activity on the card being used.

Once that's cleared, the funds are transferred to your merchant services account until they are released to your business bank account, usually within two business days.

With a streamlined payment processing setup, you can accept online payments from all your customers in one easy-to-manage system. PCI-compliant online payment solutions cover a range of flexible products that are easy to manage and integrate seamlessly with lots of different accounting, ERP, and business management tools.

Today's consumer is more confident in making online purchases than ever. If your business doesn't accept online payments, you could be missing out on lucrative selling opportunities.

### **Electronic check and ACH payments**

With this service, you can set up ACH debits as one-time charges or recurring payments. Check information is entered electronically, using our virtual terminal. This makes accepting and processing payments both fast and accurate, while protecting your business from check fraud.

### **Fraud prevention**

We can help you safeguard your business against fraud, with PCI-compliant security and encrypted credit card processing, including Card Verification Value (CVV and CVV2). We can also help you get set up with fast and secure EMV payment processing.

### **NOW WHAT?**

Contact **Keep Your System** to get your questions about automating **Credit Card Processing** answered, and to set up a personalized discussion with our knowledgeable software specialists.

The Sage Payment solution integrates seamlessly with the leading ERP and business systems, including Sage and Alere, and provide you with all components needed to implement.

### **Keep Your System TEAM IS HERE TO HELP**

**Call us today at 818.275.2218 or email [ben.hanan@keepyoursystem.com](mailto:ben.hanan@keepyoursystem.com)**