

Protect Your POS Systems

The Payment Card Industry Security Standards Council (PCI SSC) was formed in 2006, to develop rules and requirements for safeguarding personal cardholder data. Although not limited to eCommerce systems, much of the focus was on new online payment channels and not on traditional point-of-sale (POS) transactions. That was until several major retailers were breached and it became common knowledge that POS systems were becoming targets for fraud and theft due to old technology. Today, the payment card industry is moving rapidly to bolster safeguards for POS payments. These new efforts are based on two key technologies: EMV and P2PE.



EMV: Key Technology #1

Euro MasterCard Visa (EMV) is a card brand standard that defines the use of new “chip” cards. Chip cards contain an embedded computer chip that makes them difficult and expensive to duplicate. This in turn lowers the risk of fraudulent payments. EMV requires new technology to initiate and authorize payments both in the networks that process the transactions and the card reader devices themselves. EMV technology also supports newer “contactless” payments at the POS. Moving to EMV gives you the double benefit of enhanced payment security and the ability to provide new, in-demand payment options. TouchNet POS systems are EMV-certified for all major payment processors and card brands.

P2PE: Key Technology #2

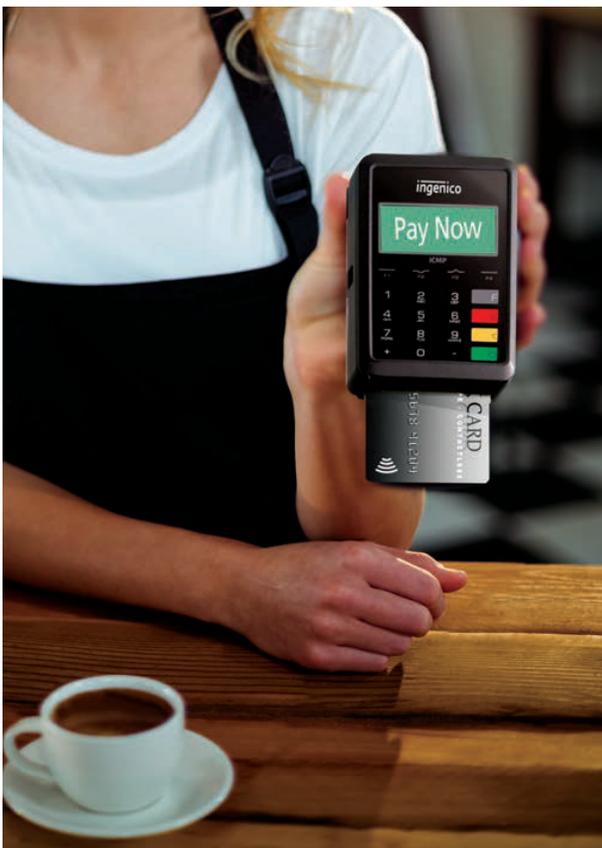
Reducing duplicate card fraud does not protect completely against data theft, however. You also need to encrypt sensitive information passed from point to point within the payment network, in effect devaluing the data for potential thieves. Not just any data encryption scheme will suffice. The encryption technology must also be validated by the PCI Council to receive the full benefits of investing in this POS technology. TouchNet offers you a combination of sophisticated data encryption and connections through our unique partnership with Transaction Network Services and Bluefin Payment Systems (TNS/Bluefin). The result is secure and PCI-validated encryption for card-present payments.

TouchNet POS Protection Program



Maximize Your ROI

College and university merchants are unique in so many ways. TouchNet understands this. We've worked hard for decades at building and designing safe payment systems for Higher Education. The TouchNet POS Protection Program is another illustration of how we tailor campus solutions to make it easier for you to protect your payment transactions and reduce your PCI compliance efforts. While no one can relieve you of your PCI compliance responsibilities, we do offer you several key technologies and methods that result in less effort to validate that compliance.



The TouchNet POS Protection Program

When you join the TouchNet POS Protection Program, we'll start by helping you implement our new EMV and P2PE security technologies. Then, we'll help you connect to the advanced security of Heartland Payment Processing services. With just these steps, the TouchNet POS Protection Program reduces your PCI scope, a big advantage to reducing complexity and institutional liability. But there is still the confusion of PCI-compliance paperwork with which to contend. Don't worry - as part of the TouchNet POS Protection Program, we'll take care of most of that for you, too; we'll automatically enroll you in the PCI validation reduction programs offered by each individual card brand. In the end, you'll eliminate most of the PCI-validation paperwork, including self-assessment questionnaire (SAQs) that merchants are required to file annually.

The TouchNet POS Protection Program helps you enhance security for your POS payments, reduce your PCI footprint, reduce your institutional risk, and minimize your annual PCI validation paperwork. That's what we mean when we say, "maximize your ROI." So, up your security game and cut your annual paperwork, too, with the TouchNet POS Protection Program.

THE COMPLETE APPROACH

TouchNet provides a Complete Approach for colleges and universities wanting to unify and centralize campus-wide commerce transactions. TouchNet's cloud-based technology platform includes multi-channel capabilities and extensive integration with leading ERP and student information systems as well as the many independent merchants operating on campus. Today, hundreds of schools serving millions of students use the TouchNet platform.

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