



Newsletter for June, 2010 from Club Data Corporation

This newsletter is sent monthly to Club Office users to provide helpful hints or information that you may find of value.

Credit Cards, You, and SQLPos POS Software

As part of VISA's ongoing efforts to reduce credit card fraud, we have met with several payment application auditors relating to ensuring that the credit card processing software components used in Club Office SQLPos were compliant with current and foreseeable standards. These components are named DSIClientX.DLL (Mercury Payment Systems) and AtsSecurepost.DLL (Merchant Partners).

Regarding payment application (e.g. POS) software, the principle requirements are that the application either does not store the card number and track information, or that it be specially encrypted if it is, that the CVV code information from the back of the card is never stored, and that the physical transmission of the transaction data from the register to the card processor host website and back be encrypted. In our application, neither the track information nor the card number is stored in any fashion, and the DLLs provided by Merchant Partners and Mercury Payment Systems that actually perform the communication between the PC and the card processor are already certified as properly encrypted, thus meeting the VISA PA-DSS standards. However, the PA-DSS standards are a moving target and it's quite expensive to continually have to recertify software in this manner. On an ongoing basis, we're looking at ways to maintain compliance in ways that would not result in an assessment to our customers.

The credit card industry's current requirements also specify that there are many things that you, as a merchant should and must do to protect against credit card fraud. First and foremost, use common sense to protect your customer's/member's card information. Writing down card numbers and expiration dates on post it notes or in your daily planner should never be acceptable practices. Making a photo copy of the credit card is likewise an extremely poor alternative.

In the club business, there are generally five areas where cards are accepted:

- Deposits for future events such as company outings or weddings
- A non-member wanting to run a tab for the day
- Ordinary retail transactions
- Ordinary F&B transactions
- Payment on account

You need to be certain that your employees understand your procedures for each of these situations and you must continually monitor to ensure that they follow them. Other things that you can do include:

- Ensure that no other/unauthorized applications are installed or running on your register PCs. Keeping a browser window or an email or instant messaging client running are examples of applications that you should never leave running on a register that is used to process credit cards.
- Invest in a hardware firewall between your router and the switch that is connected to it.
- Eliminate the use of spreadsheets or other computer documents that contain member card information.
- Physically protect cards that are in your possession.
- Keep your anti-virus software up-to-date on each register. Such updates should be performed weekly.

In short, we're doing what we need to do to help protect your member's card information; be certain that your employees do their part, too.

Cloning Registers

Cloning register buttons is a fast and reliable way of making register changes throughout your club's SQLPos registers. The ease and speed of cloning register buttons makes it practical to have a common register design throughout your system. A common register design is beneficial to your operations as employees can roam from register to register without having to hunt for specific buttons. This results in more time for employees to provide special personal attention to your customers.

Three options exist within the register cloning function:

1. Cloning the register configuration screen;
2. Cloning panel zero (the little square buttons next to the sale window), and
3. Cloning all or part of panels one through one hundred.

Cloning of the configuration screen is not recommended. The functionality was written for your Club Data consultant to use when first installing your system – and that was the only intended use. Too many variables such as printer settings are different between registers to make it practical to use as a steady diet. Especially, do not use the configuration cloning feature if you use sessions as you can insert an old date into your system.

If you must clone the configuration screen, verify that HeartBeat is running but the SQLPos register software is not running on the target computer.

Most clubs use a common set of panel zero buttons for all of their F&B registers and a different set for retail or pro shop registers. As such, once they are set up for a register, they rarely change and should rarely need cloning.

Most clubs have found that if it their intent is to have a common set of buttons, it is most practical that a register be designated as the *master register* and that all button changes be made on that register and cloned out to the others from there. Don't let yourself get into a situation where button changes are being made on several different registers and one user unintentionally overwrites other users' work.

Archiving the register database

This option is available at the SQLPos Control Panel within Club Office. When invoked, the function renames the local copy of the target register's transaction database (i.e. HBPOSX01 is renamed to be HBPOSX01.MDB.20100630 (today's date), and it is replaced with an empty copy. We have seen significant performance improvements in registers where the archive has been performed and your servers and cashiers will surely appreciate the speed improvement. Most clubs should archive their registers annually as part of regular maintenance, and on the busiest registers, you should consider performing the archive function more frequently.

- Before archiving a register database, check to see that there are no locally held tickets and that all sales transactions have been pushed to the A/R and Inventory databases. Run a register closeout to be sure.
- Close the SQLPos register software but leave HeartBeat running. The archive process will not function if the register software is running.
- Run the Archive XACT Databases process. It shouldn't take more than a few minutes depending on how large the original database was.

Enjoy your speedier register!

Testing your backup – Are you protected?

We visited a client this month that had accidentally corrupted their third party point of sale database. Normally that wouldn't be a hard problem to fix, but in this case, we felt that the best solution would be to examine the data from one of their backups.

The client had made a practice of backing up the entire directory onto a CD as a part of their daily closeout procedure. With their specific system, there should have been just over 1300 files in the data directory that were backed up to the CD.

However, in examining six different backup CDs, we did not find a single one that had a complete set of files and therefore, the backup CDs were completely unusable. It turned out that the clerk who was in charge of closing the store had taken a shortcut and created a "backup project" rather than back up the directory manually. The short of it was that they had been making backup CDs that were missing hundreds of files! In effect, they were making beverage coasters rather than backups.

There are literally dozens of ways that you can create backups. There is no one best way – everyone has a preference and different backup circumstances. The ultimate test is: Can you restore lost data from your backup? If you can, you have data insurance. If not, you have useless memory sticks or beverage coasters.

Who pays for those airline miles?

In short, you do. The attached article describes the wide variation in rates that a merchant will pay depending on the card presented and how it is processed.

<http://articles.moneycentral.msn.com/Banking/CreditCardSmarts/weston-do-credit-cards-hurt-the-economy.aspx>