

This is another installation of our 1-Minute Newsletter – we hope you find it helpful!

Our New Address & Fax

Please note that while our address has changed, our main phone number is the same: 952-941-0855. Our new fax number is: 763-550-0721. *Note that our old 952-941-7514 fax number will no longer be Club Data!* Please mark your records accordingly – thanks in advance!



Looking Ahead – Credit Card Security



This issue isn't going away anytime soon. Visa has made a firm commitment to change their system to use the new "smart cards" sometime in 2015 and MasterCard, Discover and

Amex won't be far behind. "Smart cards" include a preprogrammed chip that's embedded into the card, like the one in this photo.

What this will mean to you is that you'll likely need new card readers in the future. While the magnetic strips on the backs of credit cards will remain for quite some time, it's reasonable to think that credit card processors may change their percentage rates to encourage merchants to switch to the more secure smart card technology. So while your existing magstripe swipers may work for years to come, it's very likely that you'll be paying quite a lot more in card processing fees to use the old magstripe technology.

We're currently waiting for technical information from Mercury Payment Systems and Merchant Partners (the two card processors our software uses) so that we can recode our software appropriately for the new security that smart cards will provide. Preliminary notes indicate that Mercury is planning a new version of their IPAD device (not to be confused with the Apple tablet), and we have yet to hear from Merchant Partners about it.

But what it means to you is that if/when new card readers become available we expect them to cost roughly \$250 each. If you have several POS workstations where credit cards are used for accepting payments this could become a budget item for you – please plan for it so it doesn't take you by surprise!

Conversions - still a few holdouts...

We still have a few customers who have not yet converted to the new version of Club Office software. Remember that we are no longer updating the older version and are putting all our time into the new system. For customers who also use our SQLPos POS software and credit card processing please note that the new smart card integration will apply <u>only</u> to the new version, too!

This fall is a *great* time to switchover – get it done before the craziness of Halloween, Thanksgiving and Christmas strike! A conversion normally takes a full morning if we get started at 8am, and we're taking reservations for any weekday Monday through Thursday. Call us to schedule your conversion date: **952-941-0855**.

www. clubdata.com web site news...

This fall we plan to redesign our web site and we're looking for your comments and suggestions on how we can make it easier to use and more useful to you. Please email your thoughts to: <u>eriksson@clubdata.com</u>. Thank you!

