



Half of credit card fraud happens in the United States, often as a direct result of magnetic-stripe cards that are easy to counterfeit or steal data from. 2015 was the year when forces combined to demand a transition away from magnetic-stripe cards to cards equipped with EMV technology (“Europay, MasterCard, Visa). These cards come with a small computer chip that drastically increases security. As of October 2015, businesses that don’t have an EMV processing device could be held liable for fraudulent card transactions originating from their business. Few industries are unaffected by this liability shift, and as a result there has been a scramble to work with payment solution providers like POSDATA to ensure large-scale EMV transitions are handled professionally and efficiently.



Case Study: The Problem

In the hospitality industry, every business decision centers on providing first-class, personalized service to every guest. Part of this first-class service is ensuring the security of all guests. In October of 2014, a major provider of hospitality property management software systems realized they would need to adapt to the heightened EMV requirements to ensure the users of their software (hotels & spas) were keeping their guests’ payment information secure. The provider began with a full review of the payment systems that interacted with the technologies they provided to their clients. The review revealed numerous improvements that would need to be made in the systems they installed at hotels and spas nationwide. Unlike a small business that could quickly replace just a few aging POS systems, the provider was looking at a large-scale upgrade for nearly 2000 different properties.

The provider first turned to Ingenico for assistance in the migration to EMV-compatible systems. Ingenico advised them that a third party payment solution specialist would be critical in overseeing the successful configuration and deployment of such a high quantity of terminals. They recommended POSDATA as their third party solutions provider because of a history of excellence in being knowledgeable, consultative and perfective in the rollout and ongoing management of payment technologies.

Case Study: The Solution



It was critical the new payment terminals being deployed to the locations were standardized company-wide and pre-configured to operate perfectly right out of the box. POSDATA provided custom-configuration, staging and deployment of the terminals straight from their Louisville, Kentucky headquarters. Each device was loaded with the point-to-point keys and the pin encryption key. The appropriate cable and power supplies were combined with the solution and shipped to each individual destination.

Equally important, POSDATA offered ongoing managed services for these end users. Now whenever a property needs to purchase new devices or repair their existing payment terminals, they can call POSDATA directly to handle everything. POSDATA is able to recommend the ideal combination of payment technologies for each location, all while ensuring all EMV requirements are taken in account and built into the final solution.

As a longstanding leader in the payment services industry, POSDATA has evolved over the years to be able to easily accommodate both high and low-volume requests of our clients. We are proud of our ability to manage so many moving pieces and keep our clients happy and secure.