

Point Of Sale, Payment Processing And Data Collection News From October 2015



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Each month, *Business Solutions* reports news on business in the channel. This month in point of sale, payment processing and data collection news, Merchant Link announced it has acquired Precidia Technologies, Sterling announces a protection plan for those working toward EMV acceptance, and Datalogic unveils two new imagers. In other news, Creditcall gains EMV certification from Chase Paymentech and First Data, Advantech introduces two new touch computers, and TSYS provides ISVs with coding tools.

Merchant Link Acquires Precidia Technologies

Merchant Link recently announced that it has acquired substantially all of the assets of Precidia Technologies. To help its clients meet the EMV requirements for chip-based payment cards and related card acceptance devices, Merchant Link has introduced TransactionLink to its portfolio. This is a complement to its existing TransactionVault (tokenization) and TransactionShield (point-to-point encryption) solutions. Over the next few months Merchant Link will work with its merchants, partners, and vendors to ensure a smooth transition into one company.



Sterling Payment Technologies Announces Protection Plan

With the passing of October's deadline for U.S. businesses to accept EMV credit and debit card transactions or face liability for fraud, many of America's SMBs are unprepared and at risk. Sterling Payment Technologies recently announced a protection program to support those still working toward EMV acceptance.

Sterling has unveiled its no-cost EMV protection program, which will cover businesses unprepared for today's EMV credit card liability shift for up to \$2,000 in fraudulent charges as they work to implement a compliant processing system. The program provides similar peace of mind for Sterling's POS reseller partners, who can extend the program to their customers as they work to develop and implement ideal EMV solutions.

Sterling's protection plan will apply to both current and new clients in a wide range of industries and geographies across the United States. Eligible businesses will automatically receive the protection plan as they work with Sterling or an authorized reseller to design and implement an EMV-ready payments system. Merchants processing "card-not-present" transactions, such as mail order, telephone order, and Internet merchants, are not affected.

Datalogic Unveils Two New Imagers

Datalogic recently announced the availability of the Heron HD3430 2D area imager, which offers both 1D and 2D reading options along with image capture capabilities, and is designed for use in specialty POS stations as well as high-end retail and fashion settings. The imager offers white illumination, four dots plus a center cross laser aiming system, and the Datalogic-patented "Green Spot" technology for a visual "good read" feedback. The retailer is able to extend branding recognition efforts by personalizing the enclosure with their logo, customizing the LED colors, and programming a specialized audio feedback sound through the polyphonic speakers. Finally, the unit's autosensing stand ensures a smooth transition from presentation to handheld mode.

In addition, Datalogic unveiled its corded QuickScan QD2131 linear imager, the newest addition to the QuickScan family of bar code readers. Long linear bar codes are commonly used in service applications including utility bills, document processing, and packaging. The QuickScan QD2131 imager's extra-wide field of view and extra-long scan line excels in these applications, allowing users to read longer bar codes at a closer distance. This imager boasts enhanced decoding capabilities that provide readings of linear bar codes, whether printed or displayed on a screen. Its extended depth of field makes it ideal for use at the supermarket checkout to read codes at a distance such as bulky items on the bottom of the shopping cart.

Additional features of this imager include a sharp and highly visible scan line, extended reading ranges, multiple interfaces, 5-foot drop specification, and remote management functions.

Creditcall Gains EMV Certification From Chase Paymentech, First Data

Creditcall recently announced it secured EMV certification for its suite of EMV SDKs, ChipDNA for Linux and Windows, and the Verifone VX 820 PINpad by Chase Paymentech and First Data. Uniquely, the certification applies to both credit and PIN debit cards allowing merchants to become fully EMVcompliant. Chase Paymentech and First Data have certified Creditcall's ChipDNA solution, which uses Creditcall's PCI DSS Level 1 certified payment gateway in conjunction with the Verifone VX 820. ChipDNA is a complete EMV migration solution which includes a terminal management system (TMS) and point to point encryption (P2PE) for the highest level of card holder data protection. ChipDNA can be integrated by ISVs, VARs, and terminal manufacturers to simplify and accelerate the upgrade to EMV while supporting a selection of popular PINpads.

Advantech Introduces New Touch Computers

Advantech has announced its new UTC-315E/318E, a multifunction interactive self-service terminal powered by a fourth-generation Intel Core i5-4300U processor (which supports Android, Windows, and Linux OS), equipped with up to 8 GB of memory, and featuring a TFT LCD 16:9 display. The display is available in either 15.6-inch or 18.5-inch models. Precision engineered to support a wide input voltage range (12 to 30 V) for overvoltage protection and rugged reliability, the fanless UTC-315E/318E provides an all-in-one computing system aimed at markets that demand cost-effective high computing performance solutions.

The removable frame offers installation flexibility, with free-standing, panel/wall-mounted, and floor-standing kiosk options available. The extendibility of the panel design supports the connection of additional peripherals, such as a camera, 1D/2D bar code scanner, RFID, smart card reader, and mag-stripe reader. Finally, to ensure compliance with environmental regulations, the front panel is IP65 rated for water and dust protection.

TSYS Gives ISVs New Coding Tools


TSYS has developed a proprietary solution that will guide POS developers through integration. The TSYS Parse Tool is designed to take the guesswork out of certification testing by deciphering extensive, time-consuming transactions for the developer.

The TSYS Parse Tool empowers VAR partners to test a full range of authorization and response scenarios, eliminate errors, gain productivity with real-time results, complete mag-stripe development in hours rather than days, reduce EMV certification steps and time, reduce overall implementation costs, and increase speed to market. Additionally, the TSYS Parse Tool allows ISVs to validate their payments ecosystems in a workspace that allows for a true unattended testing environment.



To specifically maximize EMV testing efficiency, TSYS built a special component within the TSYS Parse Tool. The EMV decoder ring reads and deciphers Tag Length Value (TLV) codes, which include EMV, giving developers a more in-depth analysis of EMV transactions. This decoder ring not only immediately identifies coding errors, but also provides concise, clear-cut direction for a more efficient, streamlined, trouble-shooting process.

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