

## Solve Your Credit Card Security Needs with Artisan™ POS 3.5 PA-DSS Compliant Secure Payment Processing

Here at CerTek Software Designs, Inc., the *Artisan POS Software* team has been hard at work on our new version: 3.5. We've always been committed to keeping credit card info secure while helping you reliably and efficiently process credit card payments. From the beginning, *Artisan* has used techniques like encryption of card data and password access controls. However, due to an increasing number of major breaches, which you've seen in the news (none involving *Artisan*), MasterCard, Visa, American Express, and the Payment Card Industry (PCI) association have developed a set of Data Security Standards (DSS) that describe *specific* techniques and policies for ensuring secure handling of credit cards.

**As a Merchant, it is YOUR responsibility to comply with the PCI DSS regulations.  
For most merchants, the deadlines for compliance with PCI DSS have already passed.  
As of 7/1/2010, you must ONLY use Payment Applications that are PA-DSS compliant.  
You may be liable for sizeable fines and may even lose your merchant account if you don't comply.**

*Artisan POS Software 3.5* with its new **Secure Payment Processing Module** is fully compliant with these Payment Application Data Security Standards (PA-DSS 1.2), and will be undergoing official QSA validation. You will still be responsible for other PCI DSS requirements covering physical security, storage of printed card info, proper configuration of your network & anti-virus software, and so forth, but if you're using *Artisan POS 3.5*, you can rest assured that all handling of credit cards in your POS Software is covered.

In order to use *Artisan 3.5* with integrated payment processing, you must purchase the new **Secure Payment Processing Module**. The older *Credit Card Processing Module* is *not* DSS-compliant and cannot be used. However, owners of the older *Credit Card Processing Module* will be able to trade up to the new *Secure Payment Processing Module* for a **discounted price**. Please consult the table below for pricing information and then contact your *Artisan POS* dealer or sales representative for questions. If you purchased *Artisan* with Credit Card Processing in 2010, the new module is **free**.

### New Features

*Artisan POS Software 3.5* brings you more than just security. The completely re-written Payment Processing Module takes payment processing to the next level, with new features such as:

- Tenders that have been processed are now locked to prevent accidental changes.
- Processed charges can be voided directly from *Artisan*.
- Support for EBT SNAP (Food Stamps) & EBT Cash Benefits.
  - Category Validations ensures Food Stamps are only used for eligible food items.
- Cash Back option for Debit & EBT Cash Benefits.
- Enter Voice Authorizations (including EBT Paper Vouchers) in *Artisan* directly.
- Card data source (swiped, present but keyed, phone order, etc.) maintained and logged.
- All payment-processing transactions are logged for audit purposes and crosschecks.
- Option to check AVS (Street/Zip Address Verification) and CVV **before** real transaction.
- Print paper checks directly from *Artisan*, for Check Refunds & Pay-Outs.
  - Exported to QuickBooks or PeachTree Accounting as checks paid.

(See ["What's New in Artisan POS 3.5?"](#) for features in other program areas besides Payment Processing.)

### More Processing Options Available

If you're using PC Charge Payment Server, you can keep using it (but may have to upgrade to a recent DSS-certified version). But with *Artisan 3.5*, we offer several new alternatives, including "direct gateway" solutions like PPI PayMover, which require no additional software.

## Advanced Billing Module: Cards On File, Tips, Automatic Billing and More...

If you take phone or mail orders from repeat customers, or you want to use recurring billing for installment payments or periodic charges, then our new **Advanced Billing Module** is the thing for you. It lets you keep a customer's credit card details on file for later charges **without storing any sensitive information locally**. Actual credit card details are stored offsite on a secure, DSS-certified server. Keep multiple cards on file for each customer, and add or remove them from the list at any time. Combine this with *Artisan's* Automatic Billing feature (previously part of the Deluxe Feature Pack) and you have a complete recurring billing solution. The card on file feature is only available with either the PayMover or PayLink solutions. PC Charge does not support this type of transaction.

The *Advanced Billing Module* also allows you to process both Cash and Credit Card Tips, and to use the Third-Party Billing feature (previously part of the Deluxe Feature Pack).

The screenshot shows the Artisan POS Deluxe 3.5.06 interface. The main window is titled "Cash Register #1" and displays a transaction for item "AS" with a quantity of 1. The clerk is "Joe". A "Payments" dialog box is open, showing the following details:

Payments	
TOTAL DUE:	5.00
TOTAL PAYMENTS:	0.00
<hr/>	
Remaining Balance:	5.00
AMOUNT PAID	PAYMENT TYPE
5.00	

At the bottom of the dialog, there are three buttons: "Save", "Hold", and "Cancel". Below these buttons, two options are listed: "F7=Cards On File" (highlighted with a red circle) and "F8=Voice Auth".

The background interface shows a transaction summary:

ITEM	QTY	DISC	T	AMOUNT
AS	1	-0%	A	5.00

Other visible information includes "1 unit", "0 WAITING", "Slip #103", "SUBTOTAL: 5.00", "0% TAX: 0.00", and "AMOUNT DUE: 5.00". A red bar at the bottom of the screen contains the text "Enter amount for each payment type." and "F1 = Help".

## Where do I go from here?

Because everybody is in a different situation, your decision depends on several factors, but in general here are the 4 main steps. Please also read the section that best fits your situation below.

- 1) Upgrade PC Charge to at least **5.9.1** **OR** switch to PPI's PayMover or T-Gate's PayLink. (See the various situations below.)
- 2) Purchase the New Secure Payment Processing (SPP) Module for Artisan. This module replaces the older, obsolete, "Credit Card Processing" module. If you have an old Credit Card Processing module, you can trade it in for a discount on the new SPP module.
- 3) Upgrade your Artisan POS Software to version 3.5. Enter your new license key(s).
- 4) Review the PCI DSS to make sure you meet its requirements for networking & security policies. (If you're a PPI customer, their "PayPros PCI Compliance Program for Businesses" simplifies this.)

**Note** – If you switch to one of our preferred merchant providers, your costs may be significantly reduced.

**Situation 1: Using PPI** Your merchant provider is **already PPI** (Payment Processing Inc.). This is the same merchant provider that CerTek has been recommending for years.

We recommend you switch to the now-supported **PayMover** gateway instead of using PC Charge. This will eliminate all of the headaches many of you have expressed with VeriFone. This solution is Faster, Easier, Cheaper, and you can safely use the Card on File Feature, which is not yet offered with PC Charge.

("Card on File" requires you purchase the Artisan Advanced Billing Module.)

**Situation 2: PC Charge** Your merchant provider is **NOT** PPI and you are using a recent version of PC Charge (5.9.1 or better) and you **DON'T** need the "Card on File" feature.

We recommend you stay with PC Charge for now (to ease the transition), and just upgrade Artisan. Keep your support contract with VeriFone up to date. (Alternatively, if you're not happy with PC Charge, see Situation 5 below.)

**Situation 3: OLD PCC** Your merchant provider is **NOT** nor ever will be PPI, you have an older version of PC Charge (before 5.9.1), and you **DON'T** need the "Card on File" feature.

You will need to evaluate the cost of switching with the cost of upgrading and then factor in any frustrations you currently have with PC Charge. Without switching to a different merchant provider, the cost of using PayLink and the T-Gate gateway (instead of PC Charge) is \$150 for the 1<sup>st</sup> station, \$50 for each additional station, then a flat \$20/month for the entire store.

**Situation 4: PCC On File** Your merchant provider is **NOT** PPI, you are using PC Charge, and you **DO** need the "**Card on File**" feature.

In order to keep credit cards on file securely, you will need to switch to either PPI's PayMover or T-Gate's PayLink. Please see the comparison chart later on to help you evaluate this decision. You will also need to purchase the Advanced Billing Module for Artisan.

**Situation 5:** Either you don't fit any of the above situations or you're seeking to move away from PC Charge and improve the quality of your payment processing solution.

Because of challenges we have had with PC Charge and a desire to offer multiple solutions, CerTek has decided to add PPI's PayMover and T-Gate's PayLink to our merchant processing solutions. Both choices are PA-DSS compliant. Both solutions allow you to "Store" credit cards. Please see the comparison chart on the next page to help you evaluate your decision.

<b>Processing Method</b>	<b>PC Charge 5.9.1</b>	<b>PPI's PayMover</b>	<b>T-Gate's PayLink</b>
<b>Process transactions via secure Internet connection</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>PA-DSS Compliant</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Fully integrated into Artisan Screens</b>	<b>YES</b>	<b>YES</b>	<b>NO</b>
<b>*"No-Touch" Solution</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>
<b>**"Card on File" Feature (Additional \$150)</b>	<b>NO</b>	<b>YES</b> (can import card #'s from 3.4)	<b>YES</b>
<b>Works with Existing Merchant Accounts</b>	<b>YES</b>	<b>NO</b> (unless already using PPI)	<b>YES</b>
<b>Supports PIN-Debit</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Encrypted Swipe Option Available</b>	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Price New (1<sup>st</sup> Station)</b>	<b>\$479</b> w/1Yr VeriFone Support/Updates	<b>Free</b>	<b>\$150</b>
<b>Price New Additional Station</b>	<b>\$125</b>	<b>Free</b>	<b>\$50</b>
<b>Upgrade Price</b>	<b>\$109</b>	<b>Free</b>	<b>Free</b>
<b>Monthly Fee/Support</b>	<b>\$14.58</b> after 1 <sup>st</sup> year (\$175/Year Includes Updates)	<b>Free</b>	<b>\$20</b>
<b>Artisan SPP Module</b>	<b>\$250</b> (less Trade-In Discount)	<b>\$250</b> (less Trade-In Discount)	<b>\$250</b> (less Trade-In Discount)

**NOTE:** If you're going to be using Artisan's "Card on File" feature with PPI PayMover, make sure your PPI merchant account is set up for "Managed Payer Data".

\*"No-Touch" Solutions simplify PA-DSS validation by keeping card swipes and other sensitive data entirely out of Artisan. Artisan never even sees full card numbers and so is outside the scope of PA-DSS.

\* "Card on File" is part of the new **Advanced Billing Module**, which for \$150 also includes **Automatic Billing, Third Party Billing, and Tips (Gratuities)**.

Optional Encrypted Swipe feature uses a special credit card reader (equipment purchase required) that encrypts the card data before it even reaches your computer, and it stays encrypted while being sent over the Internet to the secure payment gateway. For the ultimate in credit card security, use Encrypted Swipe.

**PayPros PCI Compliance Program for Businesses** (<https://www.paypros.com/ds/merch.asp>)  
PPI recognizes the obstacles you face in meeting [PCI DSS compliance requirements](#). To help you with this endeavor, PPI has partnered with Digital Resources Group (DRG), a leading Qualified Security Assessor (QSA) and Approved Scanning Vendor (ASV), to offer PPI merchant account holders the [PayPros PCI Compliance Program for Businesses](#). It's a comprehensive service that offers a PCI compliance program tailored to how you run your business, featuring the [PayPros PCI Breach Reimbursement Guarantee!](#)