





**CREDIT CARD PAYMENTS - DISRUPTION IN THE WAY WE HAVE DONE BUSINESS FOR YEARS**

PAYMENTS DISRUPTION ITEM	WHAT DOES THIS ITEM MEAN?	WHO IS REQUIRING / MANDATING THIS?	WHO IS ENFORCING THIS?	WHAT IS THE IMPACT?	WHAT IS THE REMEDY / SOLUTION?
SHA-2 ENCRYPTION	<p>SHA stands for Secure Hash Algorithm, and this encryption protocol was designed by the National Security Agency and adopted by the card brands to secure business transactions. The 2 only means that we are switching from SHA-1 to a higher encryption, "2". Yes, there will be a SHA-3 someday. Processors are removing support for SHA-1 on different schedules. <i>As of October 14, 2016</i>, the below processors have provided us the following dates as to when they will no longer support SHA-1:</p>	<p>CARD Brands (Visa, Master Card, American Express, etc.)</p>	<p>Your Processor (NCR Merchant Solutions / World pay, Elavon, First Data, Hearland, etc.)</p>	<p>Failure to adopt a version of software that can support SHA-2 (and potentially, hardware that can support the more advanced, more intensive software) will undoubtedly result in the inability to perform credit card processing</p>	<p>For Aloha, this is a Minimum version of Aloha POS of 6.7.70 or higher, and an EDC version of 12.3.31 or higher. This requires your Aloha "key" to be licensed for v12.3., which may require you to renew your Aloha Software "Membership" (Software Upgrade Agreement), and may require more modern hardware.</p>
					
Master Card Bin "2" Range	<p>Master Card will begin issuing cards that begin with a "2" instead of the "5" that they have always used. The enforcement date begins on <b>June 1st, 2017</b>, so measures must be in place <b>BEFORE</b> this date.</p>	<p>Master Card</p>	<p>Master Card</p>	<p>Merchants that accept Master Card must support this change or risk being fined or removed from acceptance of Master Card</p>	<p>For Aloha, this is a Minimum version of Aloha POS of 6.7.70 or higher, and an EDC version of 12.3.31 or higher. This requires your Aloha "key" to be licensed for v12.3., which may require you to renew your Aloha Software "Membership" (Software Upgrade Agreement), and may require more modern hardware.</p>
SSL > TLS	<p>Processors will be ending support for Secured Socket Layer (SSL) transmission/communication protocol in favor of a new standard called TLS. Not to be confused with the encryption of the data file, this is the communication protocol. As of October 14, 2016, the below processors have provided us the following dates as to when they will no longer support SSL:</p>	<p>CARD Brands (Visa, Master Card, American Express, etc.)</p>	<p>Your Processor (NCR Merchant Solutions / World pay, Elavon, First Data, Hearland, etc.)</p>	<p>At some point after the date provided by each processor, your processor will no longer be able to accept your transactions unless they are transmitted using this protocol.</p>	<p>For Aloha, this is a Minimum version of Aloha POS of 6.7.70 or higher, and an EDC version of 12.3.31 or higher. This requires your Aloha "key" to be licensed for v12.3., which may require you to renew your Aloha Software "Membership" (Software Upgrade Agreement), and may require more modern hardware. <b>Also requires Internet Explorer 6 or higher on the Fileserver.</b></p>
					
Individual Terminals IDs for all POS Terminals	<p>Master Card will require merchants with POS systems to have an individual Terminal ID (TID) for each POS terminal. Historically, all POS-based transactions have used a single TID per site. Master Card is the brand driving this change. The date of enforcement for <i>Aloha Customers</i> is <b>12/31/2017</b></p>	<p>Master Card</p>	<p>Your Processor (NCR Merchant Solutions / World pay, Elavon, First Data, Hearland, etc.)</p>	<p>Master card will impose fines for non-compliance after 12/31/2017. These fines can be very steep.</p>	<p>This change is supported in Aloha EDC version 14.1.13. This requires your Aloha "key" to be licensed for v14.1, which may require you to renew your Aloha Software "Membership" (Software Upgrade Agreement), and may require more modern hardware.</p>
EMV	<p>Chip-and-signature and Chip-and-PIN cards require new payment terminals and a subscription to a gateway to be able to process cards using embedded chips on the cards. There is no mandate, but there is a liability shift.</p>	<p>CARD Brands (Visa, Master Card, American Express, etc.)</p>	<p>CARD Brands (Visa, Master Card, American Express, etc.) and Issuing Banks (for bank cards). Though there really is no enforcement or requirement to have chip-enabled devices.</p>	<p>The shift in liability states that any fraudulent transactions that occur on a card that contains a chip is the responsibility of the merchant if that transaction was not processed on a chip-enabled device. Currently, transactions below \$25 are immune.</p>	<p>See all of our previous communications. There are several devices, both wired and wireless. NCR has its own solution called 'Connected Payments', and there is also one by Table Safe. Contact your Aloha sales representative to discuss options.</p>