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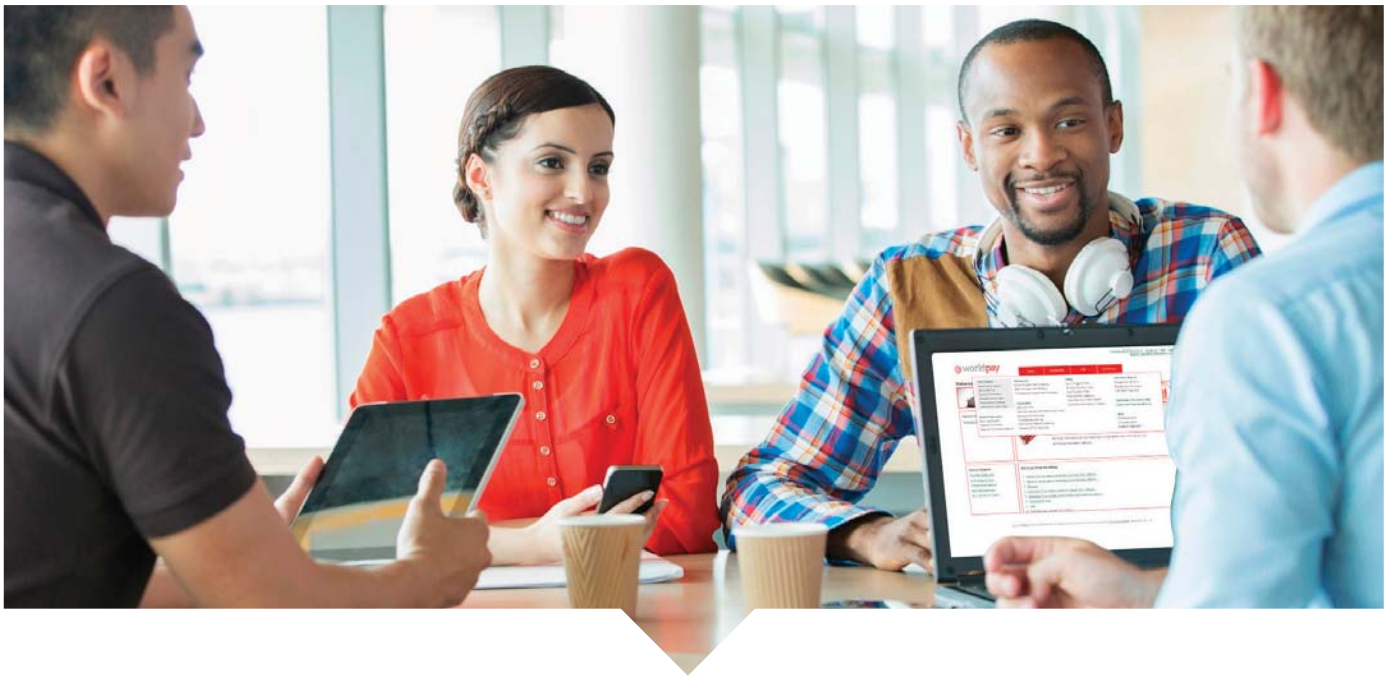

Simple

Our new SDK features multiple API programming languages across multiple platforms. Whether online, in person or on-the-go, Worldpay makes payments integration simpler so businesses can accept payments anywhere.

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Welcome To Retail IT VAR Of The Future 2015!

By Mike Monocello
editor in chief

In 2014, we dedicated a lot of editorial content to the changing landscape of retail IT and how solutions providers in this market are well-positioned to grow if they are willing to make some adjustments. In an attempt to help, *Business Solutions* held three *Channel Transitions* conferences in 2014. The shows were designed to help solutions providers take steps away from break-fix and toward the as-a-Service recurring revenue model. While the events garnered a lot of praise from attendees (and we'll be holding more in 2015), the as-a-Service business model is just one of the changes taking place in the retail market. Of course, there are a lot of technological changes as well.

To address the biggest, most significant technology trends affecting the retail IT channel, we decided to launch this event, Retail IT VAR Of The Future.

Our goal over the next two days is to help you cut through the noise and hype to find the best opportunities for sustained growth. Whereas other conferences often provide a broad agenda for education, you'll notice that we're providing education on just four topics: payment processing (with a special focus on security/EMV and mobility), mobile POS, POS-as-a-Service, and customer experience/engagement. We arrived at those topics after surveying both small and large retailers on their top technology needs (and where they plan to spend), surveying our own readers, and studying analysts' data on the market. Simply put, these are the most significant topics of today and the future.

We'll be spending a half day on each topic. You won't hear shameless vendor plugs on stage. No vague surface-level tips. Just actionable real-world advice from cutting-edge peers that can directly impact your business for the long term and into the future.

We understand how busy you are and how we've asked a lot to get you to leave your family and business for a few days to come to this conference. We respect that investment and thank you for your participation. I want you to leave this conference fully satisfied. If there's anything you need or ways we can help you while you're here, please let me or one of the other *Business Solutions* team members know.

Mike.Monocello@bsminfo.com

CONTENTS

PAGE	
4	Welcome Message
5	Show Floor Map
6-7	Agenda
8-10	Conference Speakers
11-13	Retail IT VAR Of The Future Sponsors & Partners
14-16	Retail IT VAR Of The Future Registrants

PAGE	
17-22	BlueStar Content
24-26, 34	RSPA Content
28-33	Mercury Content
36-41	ScanSource Content
43-47	Worldpay Content
48	Moneris Content

Blank pages for note taking begin on page 50.

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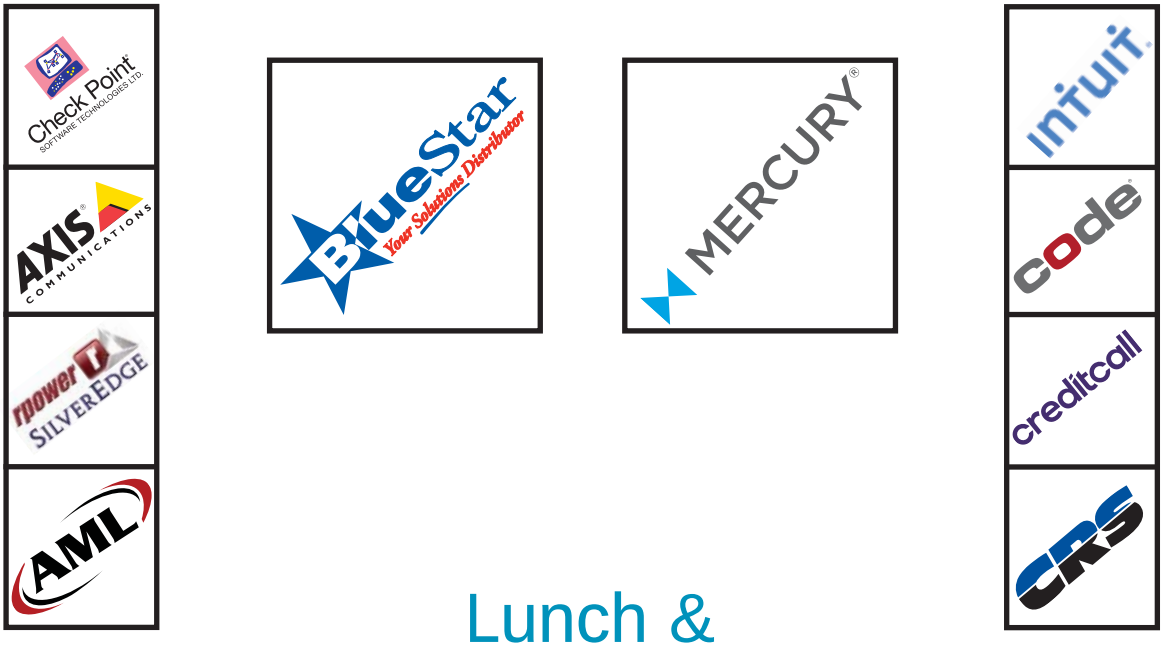
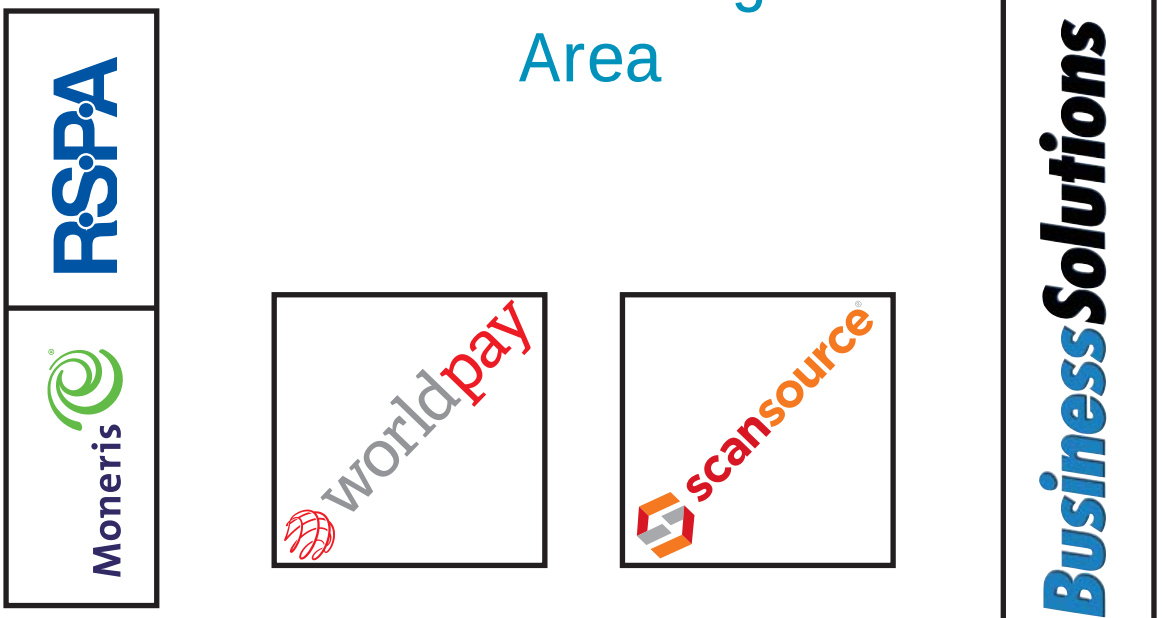
Show Floor Map



Lunch & Networking Area



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Program Agenda — Tuesday

8:00 AM - 9:00 AM	**Registration, Morning Coffee, & Networking**
9:00 AM - 9:10 AM	**Welcome Message From BSM**
9:10 AM - 10:00 AM	**All-Star VAR/ISV Panel**
10:00 AM - 10:45 AM	Mobile POS Part 1: In-Depth Interview with Aaron Hagler & Matt Pillar
10:45 AM - 11:00 AM	Break
11:00 AM - 12:00 PM	Mobile POS Part 2: VAR/ISV Panel
12:00 PM - 12:05 PM	Transition
12:05 PM - 12:35 PM	Breakouts Gold Room: "Payment Processing & The Future Of The Channel" Bronze Room 4: "POS-as-a-Service & The Future Of The Channel"
12:35 PM - 2:00 PM	**Networking Lunch** *(show floor open)*
2:00 PM - 2:10 PM	**Connecting The Point Of Sale Technology Ecosystem — Kelly Funk of the RSPA**
2:10 PM - 2:55 PM	POS-as-a-Service Part 1: Karl Palachuk Keynote
2:55 PM - 3:05 PM	Stretch & Laugh
3:05 PM - 4:05 PM	POS-as-a-Service Part 2: VAR/ISV Panel
4:05 PM - 5:00 PM	**Networking & Drinks** *(show floor open)*
5:00 PM - 4:00 AM	**Explore Vegas!**

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Program Agenda — Wednesday

8:00 AM - 9:00 AM	**Morning Coffee & Networking** *(show floor open)*
9:00 AM - 10:00 AM	**Retail IT Executive Insight Panel**
10:00 AM - 10:20 AM	Customer Experience Part 1: Kevin Kogler Keynote
10:20 AM - 10:45 AM	Customer Experience Part 2: In-Depth Interview with Kevin Kogler & Matt Pillar
10:45 AM - 11:00 AM	Break
11:00 AM - 12:00 PM	Customer Experience Part 3: VAR/ISV Panel
12:15 PM - 1:15 PM	**Networking Lunch** *(show floor open)*
1:15 PM - 2:15 PM	Payment/EMV Part 1
2:15 PM - 2:30 PM	Stretch & Laugh
2:30 PM - 3:30 PM	Payment/EMV Part 2: VAR/ISV Panel
3:30 PM - 4:00 PM	**Closing Remarks & Prize Giveaway**

Show Floor Hours

Tuesday	**12:35 PM - 2:00 PM** **4:05 PM - 5:00 PM**
Wednesday	**8:00 AM - 9:00 AM** **12:15 PM - 1:15 PM**

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Speakers

Tom Bronson
Granbury Solutions
CEO

Kelly Funk
RSPA
President & CEO

Suzanne Chen
Amber Systems Technologies
Partner/Controller

Aaron Hagler
Tolt Solutions, Inc.
Vice President, Solutions Delivery

Rob Chilcoat
Unattended Card Payments
President, North American Operations

Brian Hendrix
Sequoia Retail Systems, Inc.
Product Manager

Jason Cowan
Spark Solutions Group
President

Brad Holaway
Copperstate Restaurant Technologies
President

John Diaz
Sequoia Retail Systems, Inc.
Vice President, Business Development

Kevin Kogler
Microbiz
President

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Speakers

Lonnie Ladwig
Dakota Retail Technologies
Cofounder/
President Of Sales

Matt Pillar
Integrated Solutions For Retailers magazine/Retail Solutions Online
Editor In Chief

Kory Lindersmith
Dakota Retail Technologies
Cofounder/Director Of
Technical Services

Jim Roddy
Business Solutions magazine
President

Mike Monocello
Business Solutions magazine
Editor In Chief

Randy Roe
Retail Technology Services
Founder & President

Mike Nicholson
POSitive Technology
COO & Cofounder

Tim Ulrich
Business Solutions magazine
Publisher

Karl Palachuk
Small Biz Thoughts
Owner

David Wible
Industry Weapon, Inc.
President & CEO

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Speakers

Chris Allen
Mercury
Director Of Demand Generation

John Morgan
Moneris
Director, Independent Solutions Providers

Greg Dixon
ScanSource
Chief Technology Officer

Dean Reverman
BlueStar
Global Marketing Manager

Matt Downs
Mercury
SVP Channel – Integrated Payments

Chester Ritchie
Worldpay
Senior VP Strategic Partnerships

Mark Fraker
BlueStar
VP Marketing

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Association Partner

RSPA

The mission of the RSPA is to accelerate the success of our members in the point of sale ecosystem by providing knowledge and connections. We do so face-to-face through our signature events, RetailNOW® and INSPIRE® as well online and in print. Learn more by going to www.GoRSPA.org.

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VAR, MSP, & ISV Registrants As Of 4/14/15

Name	Last	Company Name	City	State / Province / Region
Christopher	Hudson	ACD Telecommunications	Martinez	CA
Gregory	Hudson	ACD Telecommunications	Dublin	CA
Thomas	Good	ADC Technologies, Inc.	Ontario	CA
Tee	Migliori	ADC Technologies, Inc.	Irvine	CA
Jim	Stewart	Advanced Data Systems Chicago	Munster	IN
Kelli	Stewart	Advanced Data Systems Chicago	Munster	IN
Rod	Terry	Advanced Systems Inc.	Salt Lake City	UT
Rajeev	Batra	Aero Computing, LLC	Naperville	IL
Glenn	Chitjian	Affordable POS	Orange	CA
Russ	Hawkins	Agilence Inc	Gladstone	NJ
Allyn	Grindle	Aldelo LP	Pleasanton	CA
Peter	Chalem	AlfaPeople Inc.	New York City	NY
Erik	Hoiden	AlfaPeople Inc.	New York City	NY
Auggie	Shima	AM Computers	Santa Monica	CA
Margaret	Shima	AM Computers	Santa Monica	CA
Peggy	Shima	AM Computers	Santa Monica	CA
Michelle	Copas	Amano McGann, Inc.	Roseville	MN
Suzanne	Chen	Amber Systems Technologies	Pleasanton	CA
Robert	Swern	ApprovalWare Inc	Cross River	NY
Kelvin	Chun	Aptus Systems Inc	Richmond	British Columbia
Mimi	Yee	Aptus Systems Inc	Richmond	British Columbia
Karan	Chetal	Atos	Murphy	TX
Robert	Symmonds	Auto-Star Compusystems Inc.	Medicine Hat	Alberta
Keddy	Chen	AZT POS	Tustin	CA
Bobby	Rose	Bar Code Equipment Service	Jacksonville Beach	FL
Robert	Mumm	BCNS Technologies LLC	Henderson	NV
Ben	I.	Benson ADS	Edmonton	Alberta
Kevin	Falk	Bernhard Consulting and Holdings	Montreal	Quebec
Ernest	Cook	Better Idea Group	Sacramento	CA
Denise	Hanna	Brainsii	Markham	Ontario
Napoleon	Bryant	Bryant Technical Solutions LLC	Durham	NC
Kevin	Kirkbride	Business Intelligence Group, LLC	Bethesda	MD
Stewart	Buckland	Cash Control Limited	Worthing	West Sussex
Alonzo	Mejia	Cash Register Resources LLC	Lubbock	TX
Robert	Jones	Cavour Consulting	Cavour	WI
Brenda	Brigman	CBIZ Security	Oakland	TN
Gary	Stotko	CBS Inc	Trabuco Canyon	CA
Remy	Morgan	CDW	Libertyville	IL
Andy	Szanger	CDW	Eatontown	NJ
Jason	Zickefoose	Chesapeake Payment Systems	Williamsburg	VA
Osvaldo	Rodriguez	Click-a-Waiter Inc.	Leominster	MA
Edwin	Mendoza	Cody Brook	Ontario	CA

Name	Last	Company Name	City	State / Province / Region
Rich	Roth	Commercial Systems, Inc	Sun City	AZ
Naseer	Qureshi	Comp4Less	Anaheim	CA
Ubaldo	Martinez	CompuNet Service Center	Pharr	TX
Heath	Carlson	Concerto Networks	Phoenix	AZ
Dave	Appleton	Condor Solutions	Calgary	Alberta
Ed	Grbac	Condor Solutions	Calgary	Alberta
Bradley	Holaway	Copperstate Restaurant Technologies	Scottsdale	AZ
Shrikant	Nistane	Crave InfoTech	Edison	NJ
Edward	Poshkus	Creative Strategies Ventures	San Diego	CA
Louie	Davis	Creative Technology Services Group	Fredericksburg	VA
Suthipong	Hirunthanakorn	CTCS Computer	Cerritos	CA
Jeremy	Julian	Custom Business Solutions	Irvine	CA
Christopher	Bonavita	Cybera	Collegeville	PA
Lonnie	Ladwig	Dakota Retail Technologies	Sioux Falls	SD
Kory	Lindersmith	Dakota Retail Technologies	Sioux Falls	SD
Patrick	White	Data Tech POS, Inc.	Philadelphia	PA
David	De Coursy	Datapoint POS	Clearwater	FL
Stephen	Warne	DataPoint POS	New Port Richey	FL
Chris	Powell	Diamond Comic Distributors	Hunt Valley	MD
Vaughn	Dietze	DSK Technologies, Inc.	Las Vegas	NV
Doug	Wallace	EMV Global Consulting	Minneapolis	MN
Lou	Leonardo	EPI	Deerfield Beach	FL
Greg	Simon	esoftware	Midland	TX
Jason	Chen	Eversun Technologies, Inc	City of Industry	CA
Jenny	Doo	Eversun Technologies, Inc	City of Industry	CA
Shlomi	Gudai	Extel Communications Inc.	Plantation	FL
John	Rosati	Faust-Rosati Associates	Ladera Ranch	CA
Landus	Fisher	FC Energy	Gilbert	AZ
Adrain	Andrews	Firmament Solutions	College Park	GA
Ronald	Bowers	Frank Mayer & Associates, Inc.	Grafton	WI
Anil	Jivani	Freedom Consulting Group	North Wales	PA
Carlos	Fortin	FTS Solutions Inc	Stafford	TX
Sumit	Mathur	FTS Solutions Inc	Stafford	TX
Danny	Hernandez	Global Business Technologies, LLC	Palmview	TX
Tom	Bronson	Granbury Solutions	Grapevine	TX
Paul	Quenneville	GT Global Services Inc.	Markham	Ontario
Vernon	D'Mello	Half Dome Technologies Inc	Fresno	CA
MThomas	Paremske	Harper Dearing	Tampa	FL
Sean	Hite	Hite Computer Consultants	Buzzards Bay	MA
Michael	Hicks Jr.	Hixardt Technologies Inc	Pensacola	FL
Peter	Howard	Howard Industries Inc	New Canaan	CT
Kent	Intagliata	Hyland Software, Inc.	Westlake	OH

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Name	Last	Company Name	City	State / Province / Region
Mike	Quinn	Hyland Software, Inc.	Westlake	OH
John	Imor	Imor, Inc.	Brewster	NY
David	Wible	Industry Weapon	Pittsburgh	PA
Santos	Garcia	Inspire Data Solutions	Scottsdale	AZ
Taylor	Olden	Inspire Data Solutions	Scottsdale	AZ
Allan	Goldbaum	Intangibles for the Trades	Las Vegas	NV
Esteban	Tognini	Interaxlink LLC	Miami	FL
John	Espinoza	InterDyn BMI	Las Vegas	NV
Ed	Levin	International Point of Sale	Teaneck	NJ
Dave	Seibert	IT Innovators	Irvine	CA
John	Curl	iTEK Services, Inc	Lake Forest	CA
Carlos	Sosa	ITGroup	Montevideo	Uruguay
Jamal	Young	JC Moniletech	Austin	TX
Zvia	Barlev	JohnG Solutions LLC	South Amboy	NJ
John	Guild	JohnG Solutions LLC	South Amboy	NJ
Andressa	Grams	Kingsoft Office Software	Palo Alto	CA
William	Wong	Kingsoft Office Software	Fremont	CA
Layla	Hall	Kingsoft Office Software	Palo Alto	CA
Annette	Kord	Kord Information Systems, LLC	Highland	CA
Max	Kord	Kord Information Systems, LLC	Highland	CA
Bert	Gillespie	Kore Telematics	Alpharetta	GA
Karenga	Smith	KPI Networx LLC	Atlanta	GA
Marcellus	Groves III	Lionheart Federal Services, Inc.	Chicago	IL
Liad	Biton	LivePOS	San Diego	CA
Lyna	Huynh	LivePOS	San Diego	CA
Peter	Ngunyi	Logic Information Systems	Ashland	MA
Windy	Moore	Media Connect	Las Vegas	NV
Michael	Grant	Meridian Point of Sale	Greensboro	NC
Kevin	Kogler	MicroBiz	Menlo Park	CA
Jay	Schwerd	Modern Print	Brooklyn	NY
Robert	Millenbine	National Business Computer Services LLC	Charleston	SC
Bryon	Stiller	National Information Systems	Billings	MT
Lee	Harville	NCC	Greenville	SC
Phillip	Walker	Network Solutions Provider	Long Beach	CA
Eric	Turille	Newtek Technology Services	Phoenix	AZ
Mike	Narducci	NEXTEP Technology Solutions	Wildwood	MO
Seth	Balsam	NISFL	Chicago	IL
Bobby	Gallon	Norbeck Technologies	Clinton	MD
Jeff	Kiehn	Omnico	Cumming	GA
Davies	Ononiwu	Onitech Consulting Group	Elk Grove	CA
Jacques	Chiappini	Optimum POS Solutions	Las Vegas	NV
Oladipupo	Adelaja-Bello	Pacific Access	Ikeja	Lagos
Steve	Kahan	PC Central Inc	Spring Valley	NY
Henry	Timm	PhantomTS	New Carlisle	IN
Stephen	Siegel	Phoenix Global Financing	Las Vegas	NV
Joseph	Tucker	Point of Sale System Services Inc.	Clinton	MA
Mike	Gill	Point Solutions LLC	Dallas	TX

Name	Last	Company Name	City	State / Province / Region
Russell	Kious	POS Partners/CRS Texas	Houston	TX
Sean	Connors	POS Prophet Systems	Springdale	PA
Lefty	Monson	POS Sales Training & Coaching	Bend	OR
Craig	Cesarone	POS Systems Group Inc.	Huntington Woods	MI
Ann Marie	Barth	POS Technical Services, Inc	Anaheim	CA
Dean	Martin	POSitive Software Company	Richland	WA
Brett	Bennett	POSitive Technology	Scottsdale	AZ
Laurie	Bennett	POSitive Technology	Scottsdale	AZ
Mike	Nicholson	POSitive Technology	Germantown	MD
Eric	Wegner	POSitronic Retail	Bentonville	AR
Heather	Wegner	POSitronic Retail	Bentonville	AR
Mike	Seymour	Postec, Inc.	Roswell	GA
Jennifer	Bridgers	PowerPay Restaurant Retail Solutions	Manteo	NC
Jason	Whitley	PowerPay Restaurant Retail Solutions	Manteo	NC
Krissy	McKeon	Practical Business Solutions	West Palm Beach	FL
P.C.	Smith	Professional Computer Services	Park Forest	IL
Bob	Ash	PYRAMID Business Systems, Inc.	Endwell	NY
Jay	Holms	Q Point, LLC	La Salle	CO
Dick	Calio	R J Calio Consulting, LLC	South Windsor	CT
Terrence	Donohoe	R M I	Las Vegas	NV
Adam	Sbeta	RCE IT Resource	Santa Clara	CA
Samuel	Li	Rebel Services	San Francisco	CA
Paul	McDougal	Red Rock Business Solutions	Sandy	UT
Jeff	Hoey	Reliable Softworks	Manchester	NH
Natalia	Rodriguez Diaz	Restaurant Technology Services	Clifton	NJ
Harvey	Spencer	Retail Systems of California, LLC	Bakersfield	CA
Gary	Waters	Retail Technology Centers	Alpharetta	GA
Mahendran	Ramanathan	Retail Technology Experts	Miramar	FL
Alexandria	Ashley	Retail Technology Services	Renton	WA
Brady	Miller	Retail Technology Services	Renton	WA
Lynn	Parker	Retail Technology Services	Renton	WA
Randy	Roe	Retail Technology Services	Renton	WA
Daryl	Ruder	RMS-Touch	Timonium	MD
Kelly	Funk	RSPA	Charlotte	NC
Stephen	Gift	RSPA	Charlotte	NC
Darwin	Salas	Salas Enterprises	Des Moines	IA
Rich	Rutkowski	Sale Point Data	Thousand Oaks	CA
Subbarao	Boppana	Satya IT Services	Jefferson City	MO
Paul	Ercius	Savantis Group	Exton	PA

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Name	Last	Company Name	City	State / Province / Region
Brian	Gallagher	Savantis Group	Exton	PA
Stephen	Johnson	Sayers	Walpole	MA
Cecil	Young	SBG Technologies	Mississauga	Ontario
David	Lin	SBM Technology Corp	Rancho Cucamonga	CA
Isabel	Yang	SBM Technology Corp	Hacienda Heights	CA
Stephen	Flowers	Scan Technology, Inc.	Gainesville	FL
Ronelle	Ingram	SCBTA	Santa Ana	CA
Robert	Sears	Sears Business Solutions	Dana Point	CA
Vince	Sandoval	Selidify	Irvine	CA
John	Diaz	Sequoia Retail Systems, Inc.	Raleigh	NC
Brian	Hendrix	Sequoia Retail Systems, Inc.	Raleigh	NC
Martha	Howe	Shopbox	Vancouver	WA
Ryan	Jarvis	Shopbox	Vancouver	WA
Brad	Karl	Sidewerks	Los Angeles	CA
Greg	Castro	SilverEdge LLC	Loveland	CO
Ken	Salazar	SilverEdge LLC	Loveland	CO
Moushumi	Kabir	Simply Web, Inc.	Atlanta	GA
Scott	Coburn	SKC Consulting Inc.	Sykesville	MD
John	Louis	Sloothie Corp	New York	NY
Karl	Palachuk	Small Biz Thoughts	Sacramento	CA
Jerry	Fetty	SMART IT Services, Inc.	Sterling Heights	MI
Krissy	Sutton	SOAProjects	Sunnyvale	CA
Marc	Sanders	Southwest Point Of Sale	San Diego	CA
Jason	Cowan	Spark Solutions Group	Salt Lake City	UT
Michael	Gebb	Specialized Business Solutions	Long Beach	CA
Krishna	Deredddy	Supernova Infotechnologies, Inc	Fort Lee	NJ
Richard	Larson	Surface Technologies, Inc.	Fairfield	CA
Conrado III	Dayrit	Symbol Sciences, Inc.	Quezon City	Metro Manila
Alden	Takaki	Systems Technology	Waipahu	HI
Steve	McKean	TableSafe	Kirkland	WA
Debra	Artale	Taurus Software	Redwood City	CA
Cailean	Sherman	Taurus Software	Redwood City	CA
Alfonso	Irribarren	TBCW	Las Vegas	NV
Nadeem	Munshey	Tech Experts LLC.	Houston	TX
Sergio	Torres	TEEPOS	Chicago	IL
Mitchell	Furbush	Telaid	Norcross	GA
Chad	Maxfield	The Busy Biddy	Orem	UT
Eric	Boatright	The Daily Deals Corner Inc	West Covina	CA
Aaron	Hagler	Tolt Solutions	Taylors	SC
Brian	Gentile	Trace-It Systems	Naperville	IL
Lynn	Prehm	Trace-It Systems	Naperville	IL
Thomas	Ruscitti	TRG -The Ruscitti Group	Las Vegas	NV
Brad	Torrey	TTCS Computer Services	Costa Mesa	CA
Robert	Chilcoat	Unattended Card Payments Inc.	San Diego	CA

Name	Last	Company Name	City	State / Province / Region
Keith	Ragan	United Bank Card Western Payment Pros	Bakersfield	CA
Patrick	Dolan	United Service Applications, Inc.	Santa Ana	CA
Debra	Taylor	United Service Applications, Inc.	Santa Ana	CA
David	Lysne	United Standard POS	North Las Vegas	NV
Randy	Kuntz	VAS	Tulare	CA
Freddie	Martinez	Visalia Cash Register	Visalia	CA
Ryan	Volberg	Volberg Ventures	Port Moody	British Columbia
Jack	Pham	VTL Consulting LLC	Anaheim	CA
Vincent	Dispingo	Webistix, Inc.	Holbrook	NY
Ray	Buller	Western Business Solutions	Riverton	WY
Edward	Wilson	WilTek Group	Ponce	Puerto Rico
Rocky	Patel	Xpress Computer Systems	Magnolia	DE
David	Grinder	Y3K IT Services	Yuma	AZ

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Emerging Payment Processing Trends and Technologies

The payment processing landscape has changed drastically since the turn of the century, and emerging technologies will likely continue this trend for at least the next decade. The average consumer relies on technology more than ever before. This reliance has led to a focus on convenience when it comes to payments. The most recent payment processing development is the boom of digital/online payments with mobile devices. Security is also a major concern for most consumers, and a variety of new technologies have been developed to make strides on that front.

Take a look at some of the exciting, new trends and technologies in payment processing:

Near-Field Communication (NFC)

NFC technology has been around for years, but it saw an enormous jump in popularity with Apple's introduction of Apple Pay. Other payment processing services, like Google Wallet and CurrentC, also offer simple and secure ways for consumers to make purchases with their phones. NFC is becoming a more common payment option because it is quick and easy to use, but it also protects credit card information. Mobile wallet applications use tokenization –a random number that works in place of a credit card number and cannot be reused – to protect consumers from thieves.

Even though Apple Pay has consumers thinking about NFC, there are a few hurdles the technology still has to clear. Many small and medium sized businesses do not have the overhead to implement NFC. And, while it is "cool" to make payments with a smartphone, is it convenient or fast enough that consumers will choose it over credit cards or cash? NFC can also be used to transmit information or act as key cards, but its success as a payment option will determine if it's a fad or if it's here to stay.

EMV

EMV – which stands for Europay, MasterCard, and Visa – is a new credit and debit card standard that uses a secure chip card technology. EMV fits in with the worldwide shift toward more secure payment options. In October of 2015, a liability shift will be implemented for businesses that have not upgraded to handle EMV-compliant cards. The companies issuing credit and debit cards are typically liable for fraudulent transactions. However, failing to switch to EMV payment terminals puts customers at a higher security risk. Any business that does not make the switch will be held accountable for fraudulent transactions.

Much like NFC technology, EMV has a few obstacles to overcome. The cost of EMV implementation could be difficult for businesses to deal with, but the biggest problem the card technology faces is that it does not prevent card-not-present (CNP) fraud. Transactions made on the internet do not benefit from the secure chip card technology of EMV. Each year, the number of eCommerce transactions grows. Until EMV can account for all transaction types, fraud will still be a big problem.

Beacons

Beacons use Bluetooth to send messages to phones or tablets in a particular area – most likely a retail space or restaurant. These devices are inexpensive and do not take up much space, and they can be used to send promotions or deals to potential customers. This is an entirely new way to market to consumers. Beacons are less intrusive and more efficient than other methods of distributing information or promotions and they are also perfect for generating impulse purchases. Beacons also have the potential to act as a contactless payment system, which would greatly speed up the checkout process.

Bitcoin

Bitcoin is a digital currency that operates independently of a central bank. It uses encryption to regulate the creation of the currency and is able to verify transactions. Although a variety of crypto-currencies have popped up over the last few years, Bitcoin was the original and remains the most popular. Bitcoin has risen in popularity thanks, in part, to the freedom it offers to everyone. It's possible to send money to anyone, anywhere, and at any time. Plus, there are no merchant fees or payment processing costs.

Bitcoin gives users control over their money and it can be backed up and encrypted to ensure security. However, Bitcoin does not come without risks. At this point, many people do not know that Bitcoin exists. Plenty of people also have trouble understanding how it works – it's not as accessible or intuitive as simply using cash or a credit/debit card. Bitcoin is also still in its infancy; it has a lot of growing to do before it reaches its full potential.

The future of payment processing is not set in stone. At the moment, it appears as though the four aforementioned technologies will play a vital role in payments for at least the next decade. However, trends can shift and new technologies can gain prominence. The quest for a more secure payment processing environment is likely to continue for quite some time.

BLUESTAR INTRODUCES NEW HYBRID SAAS (SOLUTIONS-AS-A-SERVICE)

Unique subscription program changes the game for Value-Added Resellers

"We know that SaaS models can be a financial challenge to traditional business models; while transitioning can be complicated and confusing," explained Jason R. Firment, BlueStar's Director of POS Vertical.

Solutions tailored for Government, Healthcare, Education, Retail/Hospitality, Field Service, Warehouse/Distribution, Transportation/Logistics, and Manufacturing

Strengthened by the proven success of BlueStar's In-a-Box Bundled solutions, the new Hybrid SaaS is designed to allow resellers to obtain upfront payment instead of the traditional SaaS monthly payment model. BlueStar will offer complete functional solutions through the In-a-Box Series to further expedite the Resellers' sales cycle.

HybridSaaS

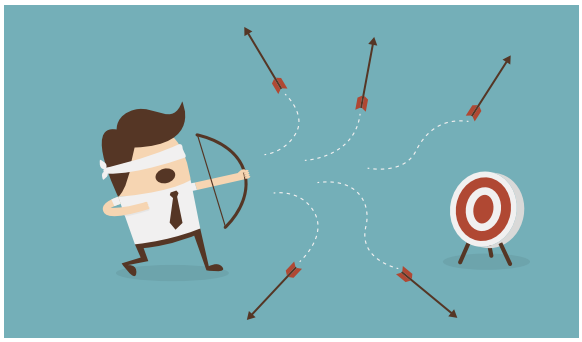
Unlike standard SaaS subscriptions, BlueStar's Hybrid SaaS Solutions offer resellers the opportunity to return to their customers at the end of term for a product refresh, usually after about three years. This increases the refresh timeline for VARs, and ensures higher margins on the initial hardware sale.

"BlueStar's Hybrid SaaS Solutions will change the conversation for VARs," Firment continued. "No longer is the focus on total cost, nor will VARs have to worry about getting shopped on price. The conversation with Hybrid SaaS will focus on how much the end user can afford monthly, which is the ultimate in competitive pricing."

The process is simple and can be applied to any solution bundle purchased through BlueStar, including their popular In-a-Box solutions for a variety of vertical markets. BlueStar offers Quick Quotes online for a quick response, and credit applications with same day turnaround time.

"BlueStar is already an established name when it comes to providing value and support to our reseller partners," said Dean Reverman, BlueStar's Global Marketing Manager. "Hybrid SaaS will help our reseller partners boost orders, improve margins and increase the overall value of their sales. The result is stronger cash flow, better customer acquisition and retention, and total solution coverage for VARs of all size. The end user benefits from simplified monthly subscriptions and more frequent device or system refreshes. It's a win-win situation for everyone involved and a true game-changer for our channel."

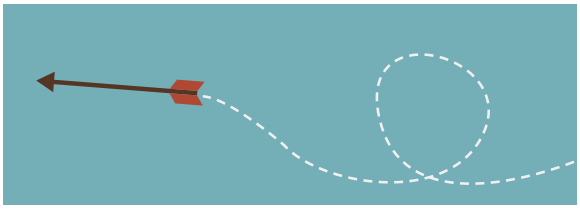
5 Common Marketing Mistakes VARs Make



Marketing mistakes can cost your barcode company time, money, and customers. Find out how to avoid these common pitfalls.

A well designed and thought out marketing campaign can accomplish a lot for a barcode or POS company: It will connect you with potential customers and create excitement for your brand, products, or services. However, creating the perfect marketing campaign isn't easy, and there are quite a few mistakes that can cost your company time, money, and potential customers.

In order to avoid the pitfalls and put your barcode company in a good marketing position, take a look at five of the most common marketing mistakes barcode companies make:



1. Not Knowing about/using MDF

Market development funds (MDF) are used by channel partners, resellers, value added resellers (VARs), and other affiliates in order to sell products or raise awareness for a particular brand. These funds are offered by manufacturers, and they can be structured differently depending on the company and the relationship in question.

Having MDF funds and not using them is akin to shunning barcode scanners for a pen and paper. Not knowing about MDF – or simply failing to use it – can severely cripple a company. Inquire about market development funds as soon as possible, and come up with a plan for using every cent.

2. Forgetting to Establish ROI for MDF

While utilizing MDF funds is preferable to shunning them, more must be done to maximize the impact they can have. ROI, or return on investment, is a measure of the resulting benefit from an investment. Once your business begins using MDF funds, remember to calculate the ROI from the marketing campaign. It's much easier to measure the success of digital marketing campaigns than it is for traditional campaigns. Companies should look at the number of leads generated, impressions/click through rates, the cost per lead, amount of projected vendor sales, and more in order to improve the ROI on marketing activities.

3. Not Following up with Customers on Supplies

If your business sells barcode or receipt printers and supplies to a customer, you should be able to estimate – with fairly good accuracy – when they will run out of supplies. Instead of waiting for the customer to place another order, follow up with them. The 80/20 Rule states that 80% of a company's profits come from 20% of its customers. It's much easier (and much less costly) to resell to your current customer base than it is to attract new customers. Taking the time to follow up with customers makes things easier for them and more profitable for you.

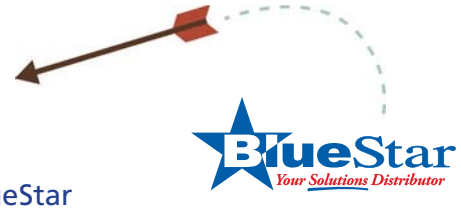
4. Not Keeping your Website up to date

Directing customers to a website that isn't up to date happens much more often than it should. A website with out of date information – or the wrong products or links – could cause confusion among customers. Marketing is supposed to foster a better reputation for your business and increase sales, but, when poorly done, it could do quite a bit of damage. Before sending customers anywhere, ensure that the target webpage has the correct information. Otherwise, interested customers will go elsewhere to find what they need and your business will have a lot of trouble getting approval for market development funds.

5. Not Understanding your Target Audience

VARs, and businesses in general, must always be cognizant of who their target audience is. Certain topics or ideas need to be directed at specific people, and the length of a marketing campaign depends entirely on what you are trying to sell. Large enterprise solutions need to be marketed to a team of decision makers over a long period of time – usually 6 to 12 months. Product sales and consumables have shorter sales cycles because they tend to be impulse purchases. By defining your target, you can strengthen your marketing campaign and pique the interest of a greater number of people.

BlueStar works exclusively with value-added resellers, providing them with complete solutions, business development and marketing support.
For more information, contact:



Dean Reverman | Global Marketing Manager | BlueStar
859-371-4423 Ext. 3273 dreverman@bluestarinc.com www.bluestarinc.com

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The Advantage Just Swung in Your Favor!

Introducing Hybrid SaaS - Solutions as a Service

Available only through BlueStar, Hybrid SaaS (Solutions as a Service) is a new financial service that enables VARs to compete with SaaS offerings, while still keeping your existing sales model. Now you can bundle a solution and offer it for one low monthly cost. By offering the end user a monthly payment, you can retain more profit and improve your position for future equipment refresh opportunities. Find out more today!

VALUE PROPOSITION

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- Sell Solution as OpEx, not CapEx
- Increase Your Margins with a Complete Solution at One Monthly Price

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Jason R. Firment - Director of VARCOM and POS Vertical

800-354-9776 Ext. 4230 hybridsaas@bluestarinc.com

http://www.bluestarinc.com/us-en/hybridsaas.html

15 Reasons You Should Register for RetailNOW® 2015, Right Now

By Amber Murdock, RSPA

1. It's where the Industry meets. Literally.

RetailNOW brings together the thousands of people who make point of sale technology products with people that make those products come alive with amazing features and capabilities, along with the people who bring that technology to the marketplace.

2. Since it's where the Industry is, RetailNOW is ideal for networking.

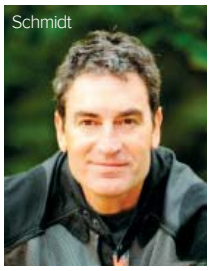
You'll probably need to plan your strategy before you even arrive in Orlando. Between the 80,000+ square foot exhibit hall, mornings filled with education sessions, receptions, along with channel partner meetings, it will be hard to just "wing it" when coming to RetailNOW. Your show guide and our interactive app are essential onsite tools to ensure that you are making the most of every encounter.

3. The education will help you spend time working on your business while you're there.

RetailNOW 2015's 30 breakout sessions and general sessions provide business owners and their teams with the opportunity to sharpen their skill sets. Our five key topic areas: Security in the Era of Insecurity; Building Successful Businesses; Practical Technologies; Hot Topics in Technology; and POS' New Era, all include carefully selected subjects and speakers. This year's education will help you enrich and expand your industry and technical knowledge, provide a forum for attendees to share information on the biggest issues affecting the industry (now and in the future), and highlight strategies that will help accelerate the success of attendees.

4. World-class keynote speakers will inspire and motivate.

Gerber


Schmidt

Michael Gerber, best-selling author of the consummate entrepreneur's handbook, *The E-Myth,* is the featured Monday morning speaker on August 3. Tuesday, August 4th will kick off with a keynote address by Ken Schmidt, former Director of Communications at Harley Davidson and branding visionary. Energy and passion are two adjectives that just begin to describe these two nationally recognized speakers.

5. It's a tech geek's dream: get up close and personal with the latest point of sale technology.

Everything in technology moves at light speed. How can you stay attuned with what the latest new gadgets are? RetailNOW 2015 will give you that opportunity with its 170+ booths, in which some pretty cool technology will be displayed. RetailNOW is no different than any other tech show—it appeals to the inner tech geek in everyone, with amazing sights and sounds. Touch and see the technology that you're hearing about...and maybe, you'll decide to sell it, too.

6. It will help you make some decisions about the future of your business.

Perhaps you've been toying with the idea of adding managed services to your POS business, or maybe you're not currently working with grocery stores and you'd like to start. RetailNOW 2015's expansive show floor will enable a VAR to meet vendors and ISVs who can answer your questions about new endeavors. The Show Floor pavilions—Networking and Security; Mobility & Scanning; Payments—will give visitors an at-a-glance method of finding vendors within a certain space. Without a doubt, the connections that you'll make throughout the event will help give you insight about adding to your line card; and, by selecting pertinent education sessions to attend, you'll be ready to return to your business with the knowledge and connections you need.

7. You can find your "tribe," and learn together.

With such a diverse industry gathering together under one roof, it can be easy for some to feel a little lost in the crowd. However, at RetailNOW 2015, we want to hear as many voices as possible, and connect you with other businesspeople who are interested in the same issues and opportunities as you. Enter RetailNOW's community events, such as W2W: Women in Retail Technology, and the Canadian Community. These particular communities gather together unique segments of RSPA membership and provide a venue for focused networking, sprinkled with information sharing and education. Most important, it provides attendees with the chance to meet others with common interests, and build networks!

8. The schedule makes the most of your time.

Your time is your most valuable commodity. Taking the time out of your business to attend any tradeshow is a deliberate action. RetailNOW is no exception. Therefore, the 2015 schedule is streamlined and efficient. The Show Floor opens with a bang on Monday, August 3, and continues the afternoon of Tuesday, August 4. With mornings filled with education sessions on Tuesday and Wednesday (including a future-focused panel of industry leaders), followed by a lively closing party, the days you spend at RetailNOW will be filled with business-building activities which will benefit not only you, but all your key team members.

9. You can get more intimate with the RSPA.

Whether you're a longtime member, new member, or soon-to-be member of the RSPA, RetailNOW is the perfect opportunity to find out more about the organization behind the event. Currently being led by its first female President and CEO, Kelly Funk, the RSPA has dedicated more than 60 years to the health and success of the point of sale industry. At RetailNOW, you'll be able to see some of your RSPA benefits in action—the networking, the education... the access. You'll participate in the Member meeting on Monday, August 3, and get to hear from one of RSPA's strongest assets, Bob Goldberg (RSPA attorney) in an exclusive session at RetailNOW 2015.

10. You can bring your family with you.

Orlando is one of the world's most family friendly destinations. RetailNOW's closing party on Wednesday is open to attendees' family members. Don't miss out on the opportunity to combine a bit of business with pleasure. The Gaylord offers plenty of family entertainment options and Disney World is only a short drive from the property.

11. You'll be a part of honoring the very best of the industry.

Each year, RetailNOW features an awards ceremony that honors RSPA members who blaze new trails and provide the best service in the industry. On Tuesday, August 4, attendees will again gather for the Awards Reception, open to anyone registered for the event. This is a unique opportunity to honor the stellar work of RSPA members and to recognize the best of the best with the only awards dedicated to retail technology.

12. The Exhibit Hall is retail technology's biggest Deal Zone.

Where else can you get your deals done for the year in the span of a few days? Many RetailNOW attendees report that some of their biggest purchases (or sales) are made during the open hours of RetailNOW's show floor. It's a place where YOUR current partners will be, and, at the same time, it's a place for you to make decisions on who you will partner with next.

13. You can meet with your partners in person.

In the words of RSPA board member, Bob Bauer (BMC, Michigan): "People do business with people." That definitely holds true in the POS business, but it's also true when it comes to VAR, ISV, and vendor relationships. It is vitally important to put faces with names, and RetailNOW is the best juncture during the year to do so. In addition to RSPA events, many vendors utilize the time at RetailNOW to host channel partner meetings (which sometimes include trainings).

14. It's so good, there's a money back guarantee.

We're so sure you're going to get everything you're looking for—and more—at RetailNOW 2015 that we're offering a special money back guarantee to first time reseller attendees. If you've never been before, this is the perfect year to come and find out what RetailNOW is all about: you have nothing to lose, but the knowledge and connections you'll gain are priceless.

15. Basically, you can't afford not to come.

Every year, we hear from attendees that RetailNOW is a must-attend event. Whether it's an ISV who exhibited and found the interaction with Resellers to be essential for business, or, if it's the reseller who met enough ISVs and vendors to add a whole new aspect to his/her business, year after year, RetailNOW is the place for POS professionals to be. It's become a top priority for businesses throughout the industry. If you're in the POS business, RetailNOW will be one of the best business investments you make all year.

RetailNOW® is where the industry meets.

August 2-5, 2015 • Orlando, Florida | *Gaylord Palms Resort & Convention Center*

RetailNOW is the place where ROI happens and the latest trends and best-practices are presented. Get ready to discover what's new, what's next and make connections!

Registration now open | www.GoRSPA.org/RetailNOW

RSPA *Connecting the point of sale technology ecosystem*

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Win merchants with state of the art security and mobility solutions

Empower merchants to provide secure payments that enhance the customer experience and drive new revenue.

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- Apple Pay®
- PayPal Mobile In-store
- PCI compliance and breach assistance

Join the Mercury Network

Mercury partners enjoy one of the best partnership programs in the industry.

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More Secure Ways to Pay

Deliver security and mobility solutions

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MERCURY®

Avoiding Fraud

Help your merchants learn to recognize the warning signs for fraud and follow these card acceptance guidelines to reduce your risk.

Introduction

Fraud comes in many forms and hurts merchants of all sizes. Whether you have a brick and mortar business, an ecommerce site, or a combination, you're at risk for fraud. Mercury monitors our merchant accounts for signs of fraud, but you and your employees are your business' first line of defense. Read the following tips and guidelines to help protect your business.

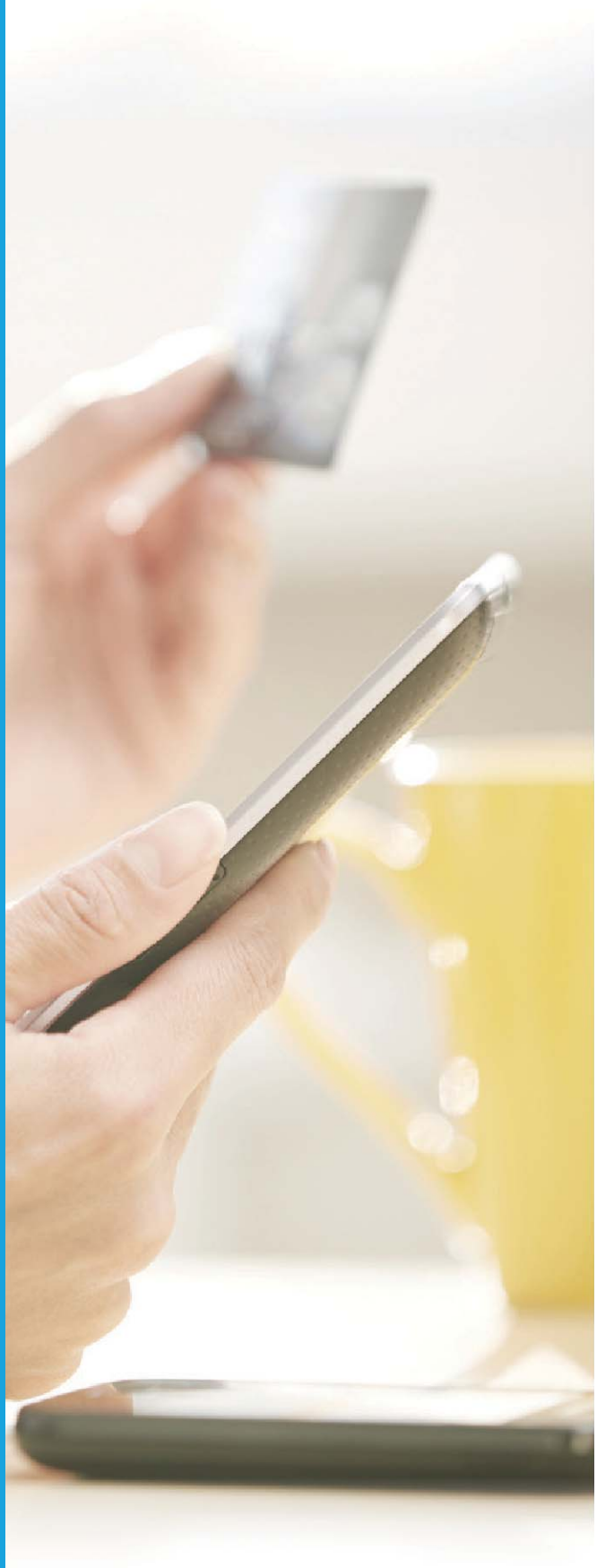
Don't Be Bullied

If a customer attempts to intimidate a cashier by causing a fuss at the register, it may be to rush the purchase, which may lead to improper checkout. They may tell you that the card won't read and not to bother running it through–that you'll have to key it in manually. In such instances, customers have also been known to complain about the service or length of the line. They may even demand to see a manager–anything to keep the cashier's attention off the authorization of the credit card.

Never call a telephone number given by the cardholder for authorization. Don't be intimidated by these bullies; always take your time and make sure the correct procedure is followed when authorizing the card.

Borrowed Cards

Beware of people presenting letters of authorization for use of a credit card. Under no circumstances are these letters an acceptable form of verification or authorization. Friends, coworkers, children and spouses are not permitted to borrow each other's cards. The only person who should be presenting the card to you is the person whose name is on the front of the card and signature on the back of the card. Most often, the rightful owner gets the statement and a chargeback inevitably occurs.



The Manual Key-In

Often fraud occurs when the thief damages the card on purpose so that you are forced to manually enter the number in the electronic point-of-sale terminal. Fraudulent cards are often damaged in order to bypass the antifraud features that are placed on them–the magnetic stripe cannot be swiped and transmitted to the verification center for authorization in the case of a manual key-in.

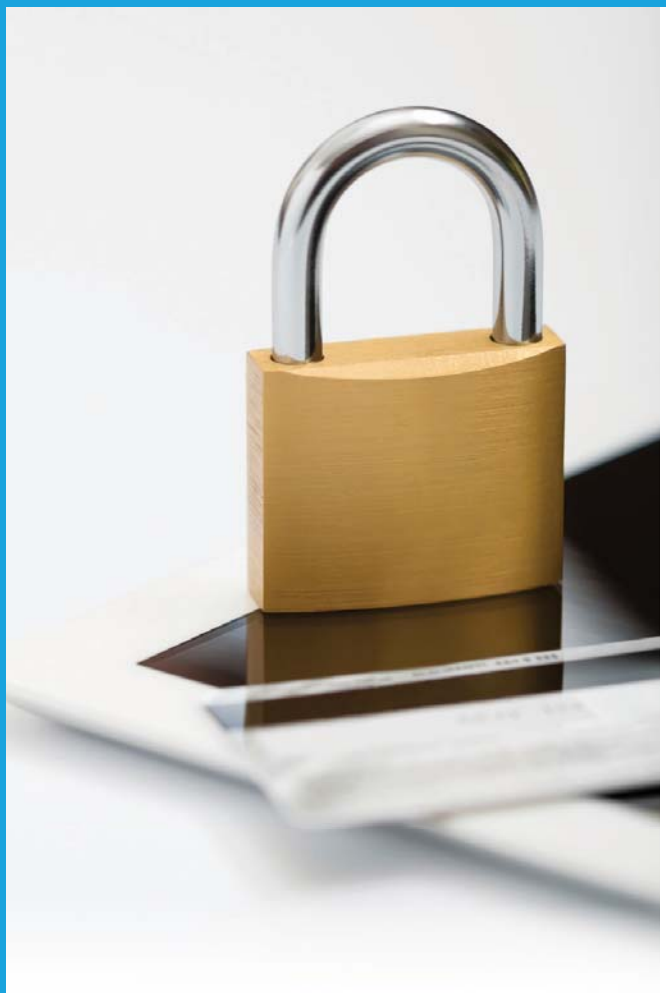
If you have an electronic point-of-sale terminal, swipe every card that is handed to you, no matter how damaged or worn. Be wary of customers who let you know right away that their card won't read. If the card doesn't work and you end up keying in the number, make sure you take an imprint of the card. If the card is severely damaged, simply ask for another form of payment.

Fraudulent Returns

It is estimated that, on average, nine percent of merchandise returns are fraudulent. Make sure your employees and customers are well informed of your return policies and monitor return activity by using the MercuryView® online portal reporting tools.

Counterfeit Cards

Stolen and counterfeit cards are a costly problem for merchants and credit card issuers alike. Because of the technology available to them, counterfeiters are able to reproduce false cards that are high quality, even without the benefit of the original. All they really need is personal information and technology to produce credit cards, debit cards, and smart cards.



The Purpose of Code 10

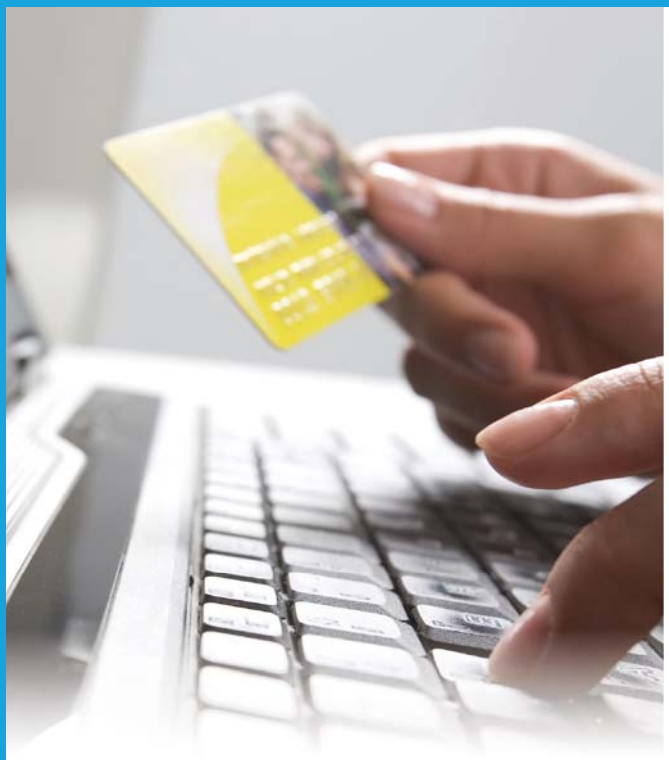
Any time you have doubts about something–a fraudulent card, a signature or even a customer's behavior–call in a Code 10. A Code 10 allows you to call for an authorization without the customer becoming suspicious.

After dialing the authorization center, inform the operator that you have a Code 10. The operator will put you through to the correct person, who will ask you a series of "yes" or "no" questions. Hold on to the card if possible while making the call. If the operator decides something is amiss, he or she will deny authorization. The operator may even request to speak to the cardholder to ask account information questions that only the true owner of the card would know.

A Code 10 can be used any time you feel a transaction may not be legitimate, even if you have already received approval on a transaction or if the customer has already left the premises.

When to Call in a CODE 10:

- If the embossing on the card is illegible.
- If the last few numbers are not embossed on the hologram, or if these numbers do not match the account number on the sales draft or at the terminal.
- If there is no Bank Identification Number (BIN) above or below the first four digits.
- If the name on the card does not match the signature or there is a misspelling.
- If the hologram is not clear or the picture in the hologram does not move.
- If the card does not have an expiration date.
- If the card does not start with the correct numeric digit (all Visa® cards should start with a 4, all MasterCard® cards with a 5).
- Be aware of cards that don't swipe; check these cards for other security features.
- If a card does swipe, make sure the card number and the number that appears on the terminal match.



Risky Business

Card processors like Mercury monitor merchant transactions for signs of fraud or abuse. This protects merchants and cardholders. Certain kinds of merchant behavior are not allowed and could result in the termination of your account.

Don't ever use your own card to give yourself a cash advance. If you need to perform a transaction that is out of character for your business, give us a call first. For example, if you are a restaurant that typically does $30 swiped transactions, call us before you run a $5,000 sale for a catered wedding.

Tips on Fraud Prevention

1. If a photograph of the cardholder is present on the card, merchants should compare the photograph on the card with the person presenting the card.

2. Merchants should check cards for the hologram. A hologram is a three dimensional symbol in either gold or silver foil that is designed to help deter counterfeiting. The image should reflect light and appear to move when you tilt the card. NOTE: The Visa hologram is an image of a dove; the MasterCard hologram is an image of a world map; the Discover® hologram has four distinct images.

3. Merchants should check cards (including the signature panel) to see if they have been altered.

4. Merchants should check the valid date (some cards are not valid until the date shown) and the expiration date on the face of the card. If the card is not yet valid or expired, the card acceptor should not accept the card and should instead ask for another form of payment. NOTE: Cards are valid through the last date of the month, unless an exact date is displayed.

5. For each card type, merchants should be aware of the first four digits and the total number of characters. NOTE: A Visa-branded card number begins with a "4" and has 13 or 16 digits; a MasterCard-branded card number begins with a "5" and has 16 digits; a Discover card number begins with a "6" and has 16 digits.

Merchants should check the first four digits of a card. For Visa and MasterCard, the first four digits of the embossed card number must match the four digits printed above or below that number on the front of the card.

Tips on Fraud Prevention (cont')

6 The account number on the front of the card should match the number printed on the back of the card in the signature panel. For Visa, American Express® and Discover, merchants should compare the entire account number imprinted in the signature panel with the embossed account number on the face of the card.

For MasterCard, merchants should compare the four-digit truncated account number imprinted in the signature panel with the last four digits of the embossed account number on the face of the card.

For MasterCard, merchants must contact their acquirer for instructions if:
- Merchants believe there is a discrepancy in the signature.
- The last four digits of the embossed account number do not match the four digit truncated account number on the signature panel or displayed on the terminal.
- The photographic identification is uncertain.

If any MasterCard does not have a MasterCard hologram on the lower right corner of the card face, merchants must confiscate the card and contact their acquirer's Code 10 operator for instructions on card pick-up and mailing.

7 Merchants should attempt to swipe every card through a POS terminal. If the terminal cannot read the card, merchants should take a manual imprint of the card. When using a manual imprinter, merchants should check the draft for a clear impression of the card to ensure that they have captured the embossed card account number.

Merchants should also complete the draft with the date, description of merchandise/service, sales tax, total dollar amount and authorization number, and get a signature.

8 Merchants should never allow customers to tell them how to "get the transaction to go through" (for example, by doing a ticket only transaction without getting an authorization). This will result in a chargeback, and these customers will have "stolen" or obtained items for free.

9 Merchants must obtain customers' signatures. The signature on the draft must match the signature on the back of the card.

10 If a customer's card is unsigned, merchants should request another form of identification with a photo and signature. Merchants should request that the customers sign their cards and then compare the two signatures.

If customers refuse to sign, merchants should inform them that they are unable to accept an unsigned card for payment and then request another form of payment. The card association rules dictate that card acceptors must not complete the transactions if cardholders refuse to sign the card.

Visa, MasterCard, and Discover's websites provide materials designed for merchant use and offer tips on what merchants can do to prevent fraud.

Tips on Fraud Prevention (cont')

11 Use caution when taking an overseas order. Fraudulent transactions that originate overseas are on the rise. Remember that international transactions are high-risk transactions. Know your customer. Properly identify the person with whom you are dealing. Take a second look at what is being ordered and where it is being shipped. Did your customer offer you multiple cards as payment? Is the customer asking for immediate shipment? If so, you may have just detected a fraudulent transaction and saved yourself from taking a loss. There is a tremendous amount of fraud with international transactions, and it is virtually impossible to win the chargeback case. Banks outside the U.S. may not support additional security features like AVS, CVV2, and Verified by Visa®. If in doubt, do not hesitate to contact Mercury and we will be happy to assist you.

12 Utilize security functions such as entering the "last four digits" of the card on swiped-card transactions and Address Verification and CVV2 code to discourage use of counterfeit cards. Verified by Visa and MasterCard SecureCode are payment initiatives designed to reduce the risk of unauthorized use of cardholder account by authenticating the cardholder attempting to make a purchase online. Authentication makes internet shopping better and safer for both buyers and sellers by reducing the merchant's exposure to fraud and frivolous disputes, and protecting the cardholder from fraudulent use of his/her card. Implementing Verified by Visa shifts liability away from the merchant and onto the card issuer.

13 If you are going to run an unusually large transaction, or if you need to manually key numerous transactions when you usually swipe your credit cards, call ahead to let Mercury know what you are doing. Otherwise, your account may be flagged for unusual and suspicious activity, which may cause your funds to be held.

Contact us for more information.

MERCURY®
800.846.4472

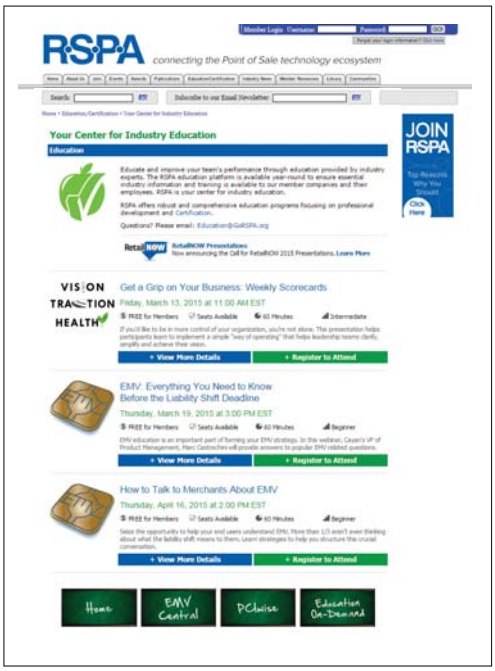
Visa®, MasterCard®, Discover®, American Express®, Verified by Visa®, and MasterCard Secure Code® are registered marks belonging to one or more unaffiliated third parties that do not endorse or sponsor Mercury Payment Systems, LLC.

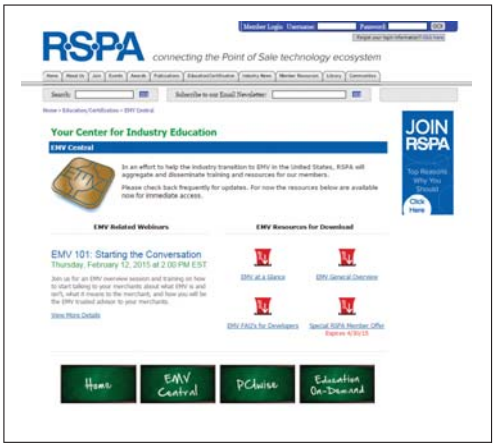
Get What You Need | RSPA EMV Central

What's New on RSPA's EMV Central

In an effort to help the industry transition to EMV in the United States, RSPA aggregates and disseminates training and resources for its members.

Visit www.GoRSPA.org/EMV for training opportunities and various resources on the U.S. transition, like the ones below.





AVAILABLE ON DEMAND!

How to Talk to Merchants about EMV
Presented by Derik Richards, Heartland Payment Systems

Seize the opportunity to help your end users understand EMV. More than 1/3 aren't even thinking about what the liability shift means to them. Learn strategies to help you structure this crucial conversation.

EMV: Everything You Need to Know Before the Deadline
Presented by Marc Castrechini, Cayan

EMV education is an important part of forming your EMV strategy. In this webinar, Cayan's VP of Product Management, Marc Castrechini will provide answers to these popular questions:

- What opportunities does EMV create for your business?
- What are the main factors to consider when forming your EMV strategy?
- What does Apple Pay and NFC have to do with EMV?
- What does the EMV liability shift really mean for you and why does it matter?

EMV 101: Starting the Conversation
Presented by Beatta McInerney, ScanSource

Not sure how to start the EMV conversation with your merchants? Having trouble getting a handle on the essential information you need to communicate to your customers?

This session and training on how to start talking to your merchants about what EMV is and isn't, what it means to the merchant, and how you will be the EMV trusted advisor to your merchants. Hosted by RSPA and ScanSource, this session will prepare you for the advent of EMV in 2015.

www.GoRSPA.org/EMV

ONE VAR
FOR EVERYTHING

In the not-so-distant future, retailers are not going to maintain a roster of several VARs to fulfill and maintain their technology needs. They're going to look to have ONE VAR who has mastered all the overlapping disciplines. ONE VAR who knows their business. ONE VAR who can combine the various technologies into one solution. ScanSource POS and Barcode is the ONE value-added distributor with the products, education, knowledge and services to help you be that ONE VAR.

VISIT OUR BOOTH TO DISCOVER OUR SOLUTIONS FOR POINT-OF-SALE, NETWORKING, PAYMENTS, MOBILITY, CLOUD AND MANAGED SERVICES. THEN, VISIT US ONLINE AND GET STARTED BEING THE IT VAR OF THE FUTURE... TODAY!

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IN-STOCK INVENTORY

TECHNICAL SUPPORT

WORLD-CLASS LOGISTICS

scansource®
pos and barcode

YOUR GUIDE T
THE RETAIL IT VAR OF TH

TO BECOMING E FUTURE

scansource
pos and barcode

They say that those who don't learn from the past are doomed to repeat it. And if we've learned anything from the retail technology industry (especially in the past 20 years) is that it's constantly evolving. Analog gave way to digital. Then mobility was introduced. 1D barcodes. Online couponing. Each new advance brought with it new opportunities, while putting at risk solutions that don't evolve.

The Retail IT VAR of the Future is one who masters all the technology disciplines that his or her retail customer requires. It starts with point-of-sale and payment solutions, certainly, but grows to include networking, mobility, cloud and managed services. The good news is that we are ready now to help you with all aspects of Retail IT, so that you can become the VAR of the Future, instead of being stuck in the past.

800.944.2432 x4219 | SCANSOURCEPOSBARCODE.COM

THE HEART AND SOUL OF POS TECHNOLOGY

The core of retail point-of-sale technology is the exchange of payment for goods and/or services. Today, that includes a variety of products from scanners and mobile printers to cash drawers, terminals, tablets, and more all coming together to create one seamless solution. ScanSource was founded in 1992 as a value-added distributor of POS and barcode products. Since that time, we've assisted VARs in bringing together products from multiple manufacturers to create complete solutions. We've also helped navigate the waters of emerging technology while shepherding opportunity into new markets.

ScanSource POS and Barcode is committed to providing resellers with the latest point-of-sale technology such as mobile payments, tablets, mobile printing and RFID. We can help you create customized solutions to improve payment transaction and barcode scanning efficiency. Our Custom Configuration Center can help you build complete POS solutions, which saves you time and money. Our inventory includes in-counter scanners, cash drawers, customer displays and kiosks, check and MSR readers, payment terminals, receipt printers, software and more.

SCANSOURCE PAYMENT SOLUTION SUITE

There's a new way to offer a complete POS solution to your customers — payment terminal hardware, key injection services, merchant services, and PCI compliance services through ScanSource! One call is all it takes to offer a true end-to-end solution to your end users. It makes sense: they all go together. You can sell hardware, key injection services and/or you can participate in our merchant services and PCI compliance referral programs. You choose the value adds you want to provide, and we'll help:

- Provide total POS offerings that include payment terminal hardware
- Offer complete configuration and key injection services
- Help navigate the complexity of payments offerings with a dedicated Business Development Manager

THE ONE AND ONLY

Our long-standing knowledge and dedication to this industry drove us to become the only value-added distributor that is also an Encryption Services Organization.

As such we can:

- Provide VARs with turn-key payment capability as they deploy both fixed and mobile POS solutions
- Reduce reseller cost of deployment
- Open up new revenue streams
- Facilitate adoption of Mobile POS

scansource pos and barcode

800.944.2432 x4219 | SCANSOURCEPOSBARCODE.COM

MOBILITY

ScanSource POS and Barcode is continuously thinking of ways to empower you in this ever-changing landscape. We've always been on the cutting-edge of change, and mobility is no different. We provide an 'All Star' lineup of best-in-class manufacturers that offer mobile solutions of their own as well as cradles, peripherals and add-ons that complement and make tablets and iDevices retail-ready. By using mobile POS strategically, retailers can help solve tough retail pain points such as line busting and building customer loyalty. And ScanSource's MobilETC Program can help you wade through the multitude of options and create the right solutions for your customers.

NETWORKING

At ScanSource, our sophisticated solutions for both wired and wireless business data networking systems are cost effective and user friendly. Resellers can find advanced platforms that ensure network systems have the needed features to support large amounts of data sharing. ScanSource POS and Barcode solution consultants can assist in configuring and setting up data networks with security features to keep your most sensitive business information safe. Our thoughtful inventory of network equipment, hardware and complete systems are handpicked and approved by solution consultants. And our

scansource pos and barcode

extensive training process ensures that your ScanSource sales rep understands the full breadth of products available to build a customized offering.

CLOUD

ScanSource is dedicated to ensuring our reseller partners are able to respond to whatever needs their end users have. That dedication has led us to provide a suite of cloud services that include data backup and disaster recovery, to customer loyalty and communication systems.

MANAGED SERVICES

ScanSource is proud to now offer the FlexAbility™ as a Finance Tool! This allows you to combine your services, software and hardware on a single monthly invoice, while allowing your customer to reduce capital expenditures. Billing the customer monthly opens doors to incremental business that might not have been feasible before, and creates offerings to customers who would have had to look for a different solution. And to help you transition to a managed services model, we are launching the ScanSource Managed Retail Solution, perfect for small-to-medium retailers. This as-a-service offering is a PCI-compliant network and has a proprietary dashboard to easily manage software, mobile devices and other services.

THE (NOT-SO-DISTANT) FUTURE OF RETAIL IT

When you're ready to expand your offerings (through new technology, new geography or new verticals), ScanSource is already there to help you succeed. We provide the education and training you need to expand your expertise, along with invaluable services both before and after the sale to impress your customers and put your mind at ease. And, of course, we maintain large inventories of key products from best-of-breed manufacturers, ready to ship the same day you order them.

The Retail IT VAR of the Future needs to be all things to their customers. They need to learn more, know more and do more. And when your customers look to you for the answers, you can find them right here at ScanSource POS and Barcode. It was true in the past. It is true today. And it is a constant that will continue to be true in the future.

worldpay

Who are we? The leaders in modern money.

Worldpay is more than just a payments company. We're at the cutting edge of some of the financial industry's most innovative technologies. We integrate payments into the software and applications businesses use—and need—day in and day out. Our integrated suite of payment tools is the simplest and most advanced way for businesses of all sizes to manage commerce in any environment: be it in-store, online or via mobile device.

One platform to accept all payment types, in any channel.

Simply put, Worldpay is simple to do business with. We accept all payment types – from card-present to card-not-present and everything in between. We offer easy-to-use software development kits to developers and as a direct acquirer bring unbeatable prices to the table.

- WORLDPAY IS **SIMPLE**.

Actionable business intelligence when you need it most.

We provide smart payments technology tailored to our customers' individual needs. Our solutions are built on a single platform that integrates payments processing with inventory management and real-time data analytics to help you make better-informed business decisions.

- WORLDPAY IS **SMART**.

Expert support from the industry's leading specialists.

Whatever your trade, count on Worldpay's team of specialists to provide expert, industry-specific customer support whenever you need it. With decades of experience under our belts, we're helping tens of thousands of customers—from startup to corporation—run their businesses.

- WORLDPAY IS **SKILLED**.

Protected by the most powerful security solutions available.

At a time when data security is on everyone's mind, you need a partner who can give you peace of mind. Worldpay ensures the highest-level of Payments Card Industry compliant security, backed by end-to-end encryption from the point of acceptance through to settlement.

- WORLDPAY IS **SECURE**.

Have you seen our services?

Inventory Management

Detailed Business Intelligence

Single-Stack APIs for Card-Present and Card-Not-Present Payments

End-to-End Encryption

PCI Compliance Support

Pre-Tokenization Authorization

Get in Touch Today

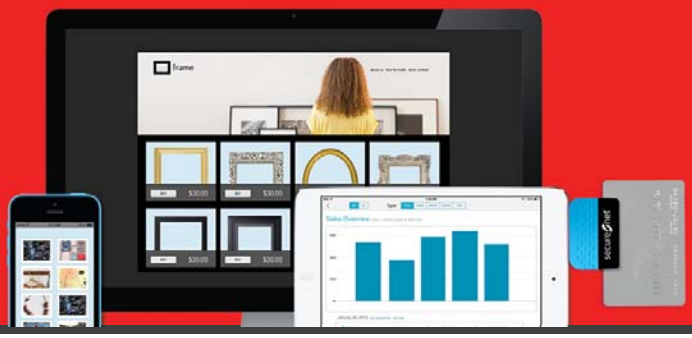
worldpay.com/us | 512.693.4631 | PartnerWithUs@worldpay.us | linkgateway.worldpay.com

worldpay | securenet

Recurring Billing

www.securenet.com | 888.231.0060

Automate recurring, installment and subscription-based billing and streamline future revenue generation for your business.



Create and manage flexible recurring, installment and subscription-based billing schedules and automatically collect payments for future transactions. Securely store multiple forms of payment in our Vault and automatically update expired cards with our Account Updater.

Getting Paid is Easy

Reduce declines and late payments by automatically re-authorizing failed transactions or assigning a second form of payment for past due and declined transactions.

Never Miss a Payment

Give your customers the flexibility of storing multiple forms of payment securely in our Vault, ensuring a valid credit or debit card is always available and ready for payment.

Collect On-Time, Effortlessly

Spend less time and money on collections with our customizable automatic payment reminders, emailed directly to your customers.

Keep Payment Data Fresh

Don't worry about expired cards or changes of address. Our Account Updater automatically keeps customer data current, ensuring seamless and timely accounts receivable.

Always LOW PRICING

24/7 LOCAL, HUMAN SUPPORT

Contact us today to learn how Worldpay can help you grow your business.

Visit **www.securenet.com** or call **888.231.0060**

worldpay

Three Questions about EMV – Answered.

With Chester Ritchie, SVP of Worldpay

EMV – otherwise known as EuroPay, MasterCard and Visa – has become the de facto standard for card security around the world. In October 2015 the EMV mandate will require all U.S. retailers to accept chip-and-PIN cards. Here are answers to three of the most frequently asked questions about EMV.

1. While EMV has dramatically reduced POS fraud in other parts of the world, it has also increased CNP fraud. As U.S. retailers prepare to make the switch to EMV, what should they do to combat CNP payment fraud?

The shift in fraud happened very quickly in Europe post-EMV. Unfortunately, fraud always shifts to the least secure entity - in this case card-not-present payment. As EMV comes to the States, we'll see healthcare, government and other online systems become more susceptible to breaches. Online merchants can protect themselves by utilizing payment products that include encryption and tokenization of card holder data, as well as new tools that can defer fraud through velocity checks, domain banning, bad IP blocking and much more.

2. What will the implications of the EMV mandate be on the future of mobile payments?

This will depend on the type of mobile application being used. For mobile payments that allow consumers to download an app and save their payment information, point-to-point encryption and tokenization will store it in a secure vault for future use. These apps and associated payments can be used at restaurants, bars, taxi cabs and virtually any website that has a mobile application. If the consumer is checking-out through a traditional point-of-sale, there will be "in-person" payments that require the consumer to tap or bring their phone in close proximity of the payment terminal via NFC (Near Field Communications).

3. Once EMV is in place, what's the best advice you can give retailers to ensure a smooth transition to the new customer experience at the POS?

Retailers should plan for transactions to take a little bit longer as some of that process will now be handled by the consumer. Depending on traffic levels, this may require some retailers to add extra staff or checkout lanes. Retailers should also plan on training their staff so that they can help consumers make their purchases using a chip and PIN or answer any questions those consumers might have along the way.

Want to learn more about EMV and how to make a successful transition? Visit Worldpay at linkgateway.worldpay.com or call (512) 639-4631 today.

worldpay

By Chester Ritchie
SVP, Strategic Partnerships

What's New in Payments Processing

Increase revenue by being a trusted provider

The payments industry is expected to change more in the next two years than it has in the past ten. This transition is providing ISVs/VARs opportunities to increase their revenues and build wealth by including payments as part of their overall solution. A few key developments on the horizon:

- Mobile Payments
- Decline in cash usage
- Customer acceptance of SaaS models
- The EMV liability shift of 2015[1]

Electronic payments are not disappearing, but the traditional plastic card is. As new technologies such as Apple Pay™ and Mobile Payments are introduced to make it even more convenient for consumers to pay, card brand usage continues to increase - even without plastic.

2014 was the first year that credit and debit usage in the United States has been more prominent than cash. The result is a 1.1% decline in cash usage[2]. The convenience of credit usage is a win/win for everyone involved: the consumer spends more, the merchant sells more, and the ISV/VAR earns more in residual income as transactions increase.

ISV/VARs are trusted advisors to their customers and, many times, can dictate the payments processing decision as part of their solution. Including payments processing as part of their overall value proposition benefits both ISV/VARs and their customers. Many business line software solutions contain the ability to take a form of payment, so it makes sense for an ISV/VAR to become educated in this area and partner with a stable provider of payments processing services and technology. A good partnership will provide the ISV/VAR with revenue, marketing, and world-class support services so they do not have to become payments experts, but can serve as a trusted advisor for quality payments processing services. Merchants benefit by relying more heavily on their trusted ISV/VAR and minimizing costs with a single source solution.

ISV/VARs are discovering the value of residual income from payments processing services and the significant uplift it provides to their businesses. As many move into the SaaS (Software as a Service) model, they are finding that payment services are based upon that same model, so the shift to "pay as you go" is made easier. Many are including their fees as part of the merchant processing statement and removing themselves from the Accounts Receivable cycle. The revenue stream from payments processing is also helping them finance expanding business operations and increase the overall value of their companies. The ETA's (Electronic Transactions Association) CEO Jason Oxman stated, "70% of The United States GDP is consumer spending and 70% of that spending consists of electronic payments." Systems created by ISV/VARs are driving much of that activity so they should receive their fair share.

The upcoming EMV liability shift is at the forefront of many merchant's minds and ISV/VARs should look to this upcoming change as a way to explore additional opportunities. The majority of payments processing equipment and software currently in the marketplace will need to be replaced to support the new standard for credit card security. This offers ISV/VARs an opportunity to help protect their customers while, at the same time, earning income from payments processing. The newest software technology allows ISV/VARs to integrate these new solutions quickly and easily versus the old days of complicated dedicated terminals.

Now is a great time to be a payments processing provider with the ability to offer innovative and insightful expertise.

Grow your business, speak to one of our business developer consultants today! Visit our web site www.worldpay.us/linkgateway or call 855 -855-3208.

[1]Petroleum merchants will not be affected by the EMV shift until 2017.

[2]Federal Reserve, April 2014 and BI Intelligence.

Apply Pay™ is a service of Apple Inc. Worldpay and Apple Inc. are not affiliated entities and each of them is solely responsible for the provision of its respective products and services.

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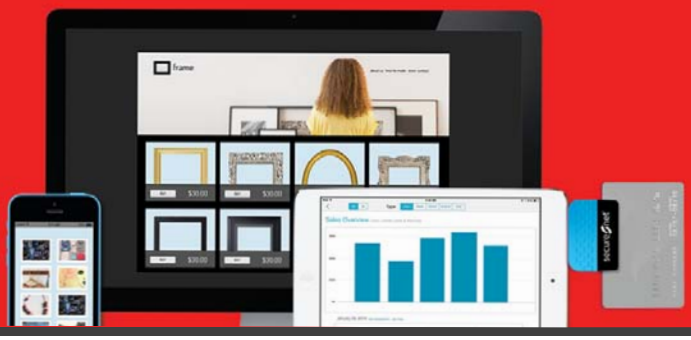
SecureNet APIs

www.securenet.com | 888.231.0060

Integrate mobile, point-of-sale and eCommerce payments quickly and seamlessly into your app with our sophisticated APIs.



Our single-stack API makes integration easy, and one merchant account means seamless growth – whether building a mobile, point-of-sale, or online application.

Single Stack that speaks any language

Worldpay new sophisticated, yet simple single stack of Securenet API's provides developers ability to develop applications that require card not present and/or card present payment acceptance; in any contemporary development languages like JSON, Ruby, Python, .NET, JAVA, PHP; across all sales channels – POS, mobile & online.

Tokenization & Encryption

Besides being simple to use, SecureNet APIs: (1) Allow developers to tokenize card data at the point of acceptance ensuring that the merchant's servers do not touch consumer card data. This solution is primarily targeted for ecommerce and mcommerce, (2) Support End to End encryption for encrypted card reader, PIN entry and signature capture devices in a card present environment, (3) Allow developer to store card information in to the SecureNet Vault to use for recurring/subscription billing.

Security & Infrastructure

We utilize industry-leading security technology & best practices to protect every aspect of the transaction process – in transit, at rest and access.

Self Service Sandbox

Play with interactive code samples in the most popular languages in our self-service sandbox. Test your integration before going to production.

Integrate with Shopping Carts

It's easy to accept payments by directly integrating through SecureNet's APIs, and even easier to use existing shopping cart integrations with leading partners including Bigcommerce, FoxyCart and many more.

2014 Initiatives

Enhance the SecureNet APIs to include the inventory, customer and sales data management APIs, so developers can also benefit from the multi-dimensional data models to develop apps of the future.

Always LOW PRICING

24/7 LOCAL, HUMAN SUPPORT

Contact us today to learn how Worldpay can help you grow your business.

Visit **www.securenet.com** or call **888.231.0060**

Moneris

Partner with the North American Payments Leader

At Moneris Solutions, we don't view strategic partnerships as just another business opportunity; partnerships are our main focus. Over the past 14 years, we've launched and supported dozens of successful integrated and referral partnerships in the US and Canada, including with many of the leading companies and associations in their respective industries. In the process, we've learned a tremendous amount about partnerships- how to support them most effectively and which products, services and tools our partners need most--and we've used that experience and knowledge to create the payment industry's most comprehensive and dynamic strategic partnership program.

Features and Benefits

- EMV: Ready or not, EMV is finally coming to the US. In October 2015, the liability for fraudulent, card-present non-EMV transactions shifts from card issuers to the businesses that accept credit card payments. The change could have a major financial impact on your customers and, as a result, you. As the North American leader in EMV—Moneris has processed more EMV transactions in Canada than any other payment processor—Moneris can integrate EMV processing into your software solutions and enable your customers to accept EMV cards.
- A full suite of payment solutions, including credit, PIN and signature debit, Interac and ACH processing
- Recurring and unattended payments
- Gift card and loyalty programs
- A generous, on-going revenue stream
- Fast, easy, secure integrations into your software and business management solutions
- A dedicated, experienced Relationship Manager to oversee all aspects of your Moneris partnership
- Professional, experienced marketing, technical and customer service support
- Advanced data security solutions and tools, including tokenization, end-to-end data encryption and a PCI-DSS program for your customers

About Moneris

Moneris Solutions is one of North America's largest, most reputable payment processors. A joint venture between the Royal Bank of Canada and Bank of Montreal, two of Canada's largest banks, Moneris has over 350,000 customers across North America and processes over 3 billion transactions annually. Moneris supports customers and strategic partners from nearly every industry and market segment, including mass retail, specialty retail, restaurant, healthcare, insurance, utilities, education and government. Moneris' corporate headquarters are located in Toronto, Ontario. US headquarters are located near Chicago, IL.

For more information about forming a strategic partnership with Moneris Solutions, or about our company, call (866) 423-8475, or e-mail partnerships@moneris.com

Moneris

Are You Ready for EMV?

Be the first to market before your competitors - Partner with Moneris Solutions, the EMV leader.

The U.S. experiences approximately $8.5 billion in fraudulent card transactions every year, and starting in October of 2015, merchants **may be responsible for paying for those losses.**

Europay, Mastercard, and Visa (EMV) smartcard technology is coming to the U.S. to help prevent card fraud. However, the shift to EMV — a proven global payment security technology — has major implications for every merchant in the U.S.

Companies that decide not to adopt EMV standards when accepting card payments could be held responsible for fraudulent card present transactions with EMV-enabled cards. It means without an EMV-enabled terminal, EMV card-issuers won't protect you from fraudulent transactions and the risk will reside with the business.

EMV IS COMING

There's no getting around it; EMV is coming and the migration will replace magnetic-stripe, or *mag-stripe*, payment cards with safer chip-based cards.

This means every point-of-sale (POS) terminal must be a chip-capable unit. Not only will hardware require upgrades, but the software on the system will require updating to support new EMV transaction requirements.

MONERIS UNDERSTANDS EMV

Why Moneris?	Benefits
EMV Developer Ready Specs	Faster and easier integration than any other payment processor
Layered Approach to Data Security	Includes EMV, end-to-end encryption, and tokenization
Pioneer in EMV Conversion	Over a decade of processing EMV transactions with more than 3 billion credit and debit card transactions per year

VISIT US AT BOOTH #102

No payment processor in North America has more experience in handling EMV transactions.

As one of North America's largest, most reputable payment processors, Moneris offers advanced payment solutions with hassle-free, innovative, and secure service that enhances the customer experience and makes payment processing an investment for merchants.

Created in 2000 as a joint venture between the Royal Bank of Canada (RBC) and Bank of Montreal (BMO) (including a U.S. headquarters in Chicago), Moneris was the first to support EMV in Canada and the largest North American payment processor of EMV transactions.

Let us help you become EMV ready today!
Visit monerisusa.com, call (866) 423-8475 or e-mail partnerships@moneris.com.

Why is the new Monarch kiosk from AML being described as "game-changing" by retail industry leaders?

The Monarch runs Microsoft™ Windows 8.1 Industry Pro making it the ideal solution for enterprise applications that require enhanced security features, conventional device management, and the power to deliver the most impactful user-facing applications imaginable. The high resolution display and capacitive touchscreen gives users an intuitive experience they are accustomed to, while giving IT departments peace of mind. With omni-directional scanning, optional Wi-Fi and Bluetooth, and out-of-the-box ready for Power-over-Ethernet, the new Monarch enterprise retail kiosk truly is the best of both worlds.

Enterprise

Consumer

The Best of Both Worlds

Monarch Enterprise Retail Kiosk

MADE IN USA SINCE 1983

www.amltd.com/monarch

800 648 4452

AML

AXIS COMMUNICATIONS

Make your customer a lover. Stop by the Axis booth to learn more!

I'm a Lover.

Thanks to Axis video solutions, we've gained valuable business insight. Now, we can analyze customer flow, optimize store layout and measure buying activity. Our customers are happy – and so are we.

Find out more at www.axis.com/lovehate

Axis video solutions for retail.
Proud to be loved.

I'm a Hater.

Before the store got Axis video solutions, I'd take whatever I wanted and never pay so much as a cent. Then, everything changed – and now I'm paying the price.

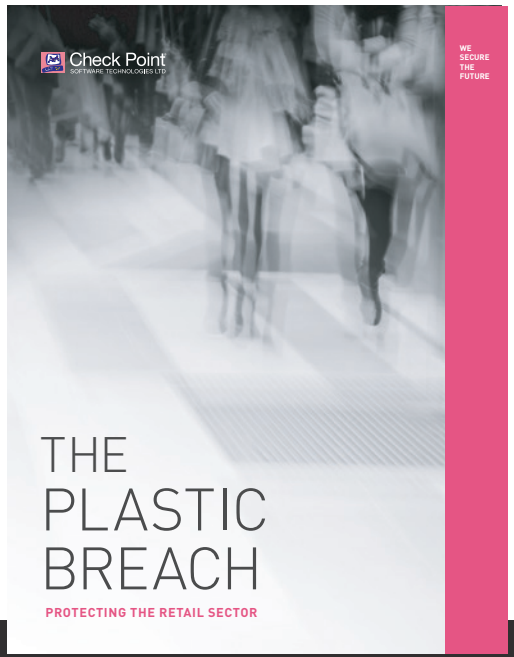
Find out more at www.axis.com/lovehate

Axis video solutions for retail.
Proud to be hated.

AXIS COMMUNICATIONS

PROTECT YOUR POS AND YOUR CUSTOMERS IN 5 STEPS

Being able to identify suspicious activity within your network speeds both the detection and defusing of malware on your network. This guide shows you how to spot a hack in your PoS system and the 5 steps you need to shore up your retail security.



THIS QUICK READ WILL HELP YOU:

- Understand the risks and weaknesses around retail security
- Learn the 5 steps for pinpointing and addressing hacks
- Adopt four principles for ongoing protection of your retail business and your customers

To get a copy of the guide contact:
thickox@checkpoint.com

> “Last year, the average merchant suffered **133 successful fraudulent transactions per month,** up 46% from 2013.”
>
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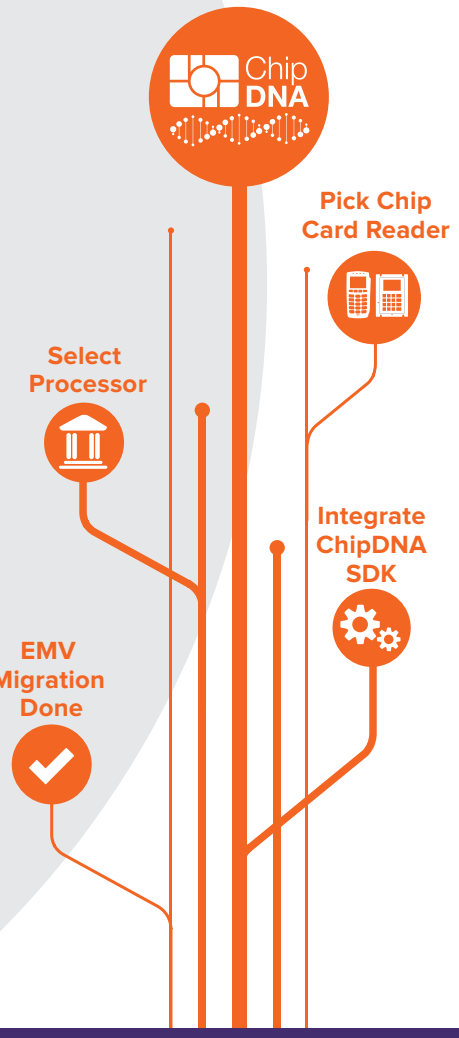

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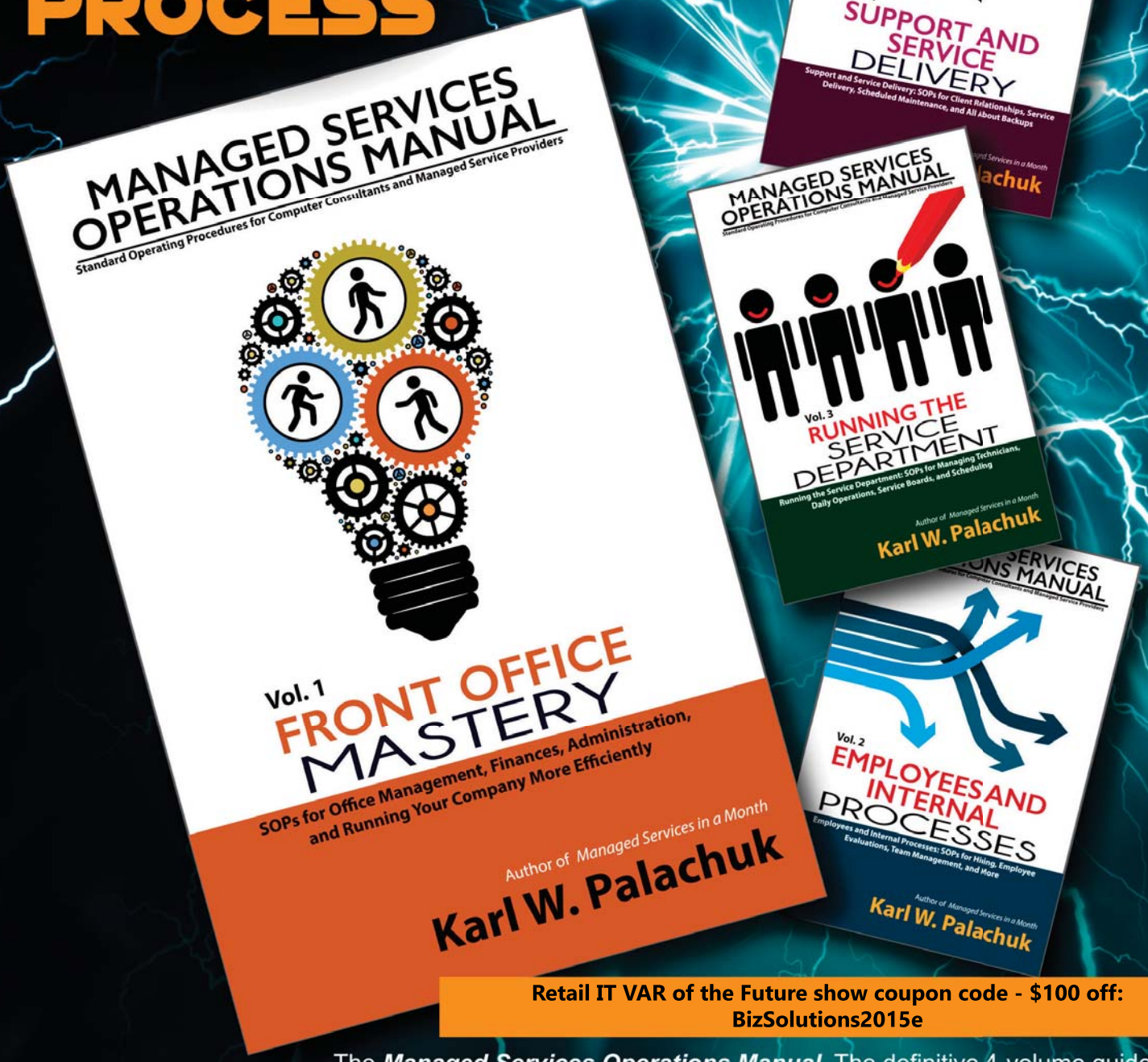

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