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WHAT'S NEW AT



What is EMV?

EMV stands for "Europay Mastercard and Visa" and it is a payment technology standard that was originally created by these 3 companies. EMV Cards (also called "Chip Cards" or "Smart Cards") are credit cards embedded with a chip containing your encrypted credit card data. These chips allow for greatly increased data security and encryption, stronger validation of the card and cardholder, and identification of payment devices as authentic, approved

payment devices. All these elements allow for greater fraud protection, decreased fraud, and increased security.

What is the importance of the October 2015 deadline?

October 2015 is the liability shift date for all the major credit card providers. Each provider has different incentives related to being EMV-compliant. What this means is that by being EMVcompliant you not only provide your business and customers with greatly increased data security in a world plagued by credit card security breaches and

worries but also, depending on the credit card provider, you will benefit from:

* "50% to 100% relief from occurrences of credit card Account Data Compromise (ADC)"

* Elimination of annual Payment Card Industry Data Security Standard (PCI DSS) validation requirements and waiver from PCI DSS audits.

Essentially, if you do not take steps to be EMV-compliant, you will bear liability for credit card fraud and data compromise "and be subject to increased data security constraints."

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Do you have a great tip for using your ARBAPRO system to manage your business? Send it to us at sales@arbapro.com and we will share it here.

Feature of the Month - Reports

We receive a number of calls to our help desk each month regarding reports. The ARBA Manager's

software can generate over 100 different reports so that you can use your data in the manner that best suits your business. be exported into Word or Excel so that you can manipulate the data to fit your needs.

All reports are listed in Appendix 2 of the ARBAPRO Retail Manager's Manual based on their location in the software along with a description of each report. Want to know what a report does? Run it! If it does not provide what you want, don't run it again.

If reports will not print, please check the version of Adobe Reader installed on your manager PC. ARBA requires Adobe Version 10 or earlier.

Inside this issue:

How do I become EMV Compliant?	2
New product offerings	2
Custom Gift Cards	3
ARBA Support	3
Your News	3

Once run, reports can

How do I become EMV-Compliant?

"EMV Cards (also called "Chip Cards" or "Smart Cards") are credit cards embedded with a chip containing your encrypted credit card data." ARBA Retail Systems has worked with VeriFone to interface our ARBAPRO Point-of-Sale Software Solution with VeriFone's EMVcompliant POINT Payment Solution. Those of you who are currently processing credit cards through the ARBAPRO software are using a different VeriFone solution called PAYware Connect and can easily transition to POINT.

Moving to the POINT Payment Solution will:

* Use your existing register hardware with the addition of a customer-facing, VeriFone payment device that is leased from Veri-Fone as part of a per month, per device hardware and services subscription. You will not have to purchase any new equipment – it is simply leased through VeriFone as part of your monthly subscription.

* Use your existing PAYware Connect account information, so there is no need to provide new processor specifications. You will also still use the same IPCharge Merchant Portal that you've been using with PAYware Connect.

* No longer require a fee based on the number of transactions you do each month. There is a flat rate each month paid to VeriFone for the hardware and services subscription regardless of how many transactions you do.

* Allow you to accept payment via

Debit with PIN and Near Field Communication (NFC) technology (like GoogleWallet and ApplePay), and facilitate signature capture at the credit card swipe.

* Require that you update your ARBAPRO software to the latest version, which is covered as part of your support and maintenance agreement with ARBA.

If you would like to begin the process of transitioning to Veri-Fone's POINT Solution and/or have any questions, please contact Logan Spangler at ARBA Retail Systems by either email (Logan@arbapro.com) or phone (630-620-8566 ext.109).

New product offerings from ARBA

Quickbooks Integration



Are you using Quickbooks as your accounting system? Then let us set up an interface between your ARBA POS system and your Quickbooks accounting system, and you'll never have to enter data twice!

By creating a path from ARBA to Quickbooks, data is exported into Quickbooks on a schedule, or through a manual export. This automated method for transferring data will save valuable time, and ensure that sales and expense numbers are always accurate.

We will set up the interface to

map all of your ARBA data to Quickbooks, allowing daily sales and expense data to flow directly into the appropriate Quickbooks accounts. All activities done in your ARBA system affecting value may be exchanged into the Quickbooks asset, sales and expense accounts. Inventory activity, register transactions, merchandise receiving, physical inventory adjustments and expenses such as cost of goods sold and freight cost may all be set up to be shared.

For more information, please contact us at sales@arbapro.com or ext.108.

Online Store

ARBA's **online store** is a great way to make your merchandise even more accessible to the local community, or give a friend or loved one the ability to send a gift to that special patient from far away. A seamless interface with your ARBA inventory management system lets online purchases show up in your ARBA POS System, and keeps online quantities and prices up to date.

For more information, please contact us at sales@arbapro.com or ext.108.

What's New at ARBA Retail Systems

Custom Gift Cards

Did you know that you can order Custom Gift Cards from ARBA?

Increase your gift card sales with your own custom design. Just send us the design as a PDF file.

Price is \$750 for 500 cards plus a one time setup fee of \$125.

Contact Nancy at ext. 100 to place your order.



ARBA Support—Things you should know

Need Help?

Please call our help desk at 630-620-8566, Option 2. ARBA's Helpdesk is available to you 7 days a week at **630-620-8566, Option 2.**

Please call to report an issue or obtain assistance.

In July, our Helpdesk answered calls with an average speed of answer of 17 seconds.

40% of issues resolved were resolved on the first call.

The average handle time for resolved cases was 28 minutes.

Posiflex registers that were purchased in 2012 are reaching the end of their 3 year manufacturer's warranty and will no longer be supported under your ARBA support agreement.

We are contacting all impacted clients.

Questions—Call Ricky at ext. 115

What's happening at your location?

Do you have a special event happening at your shop or cafeteria that you would like to share with your peers? Then send us a picture at sales@arbapro.com and we'll post it in our next newsletter.

Here is the gift shop management team of an Illinois hospital on their way to maternity to celebrate the arrival of quadruplets.

