

Q. What are the details of the card brand mandates?

- A. Two major credit card brands, Discover® and MasterCard®, have issued mandates with a November 1, 2011 deadline.

MasterCard (required)

Requires partial authorization support for prepaid credit and debit cards. A prepaid card is a major brand card (e.g. MC, American Express, Visa) that is purchased at a grocery store or other retail location. Currently, prepaid cards may be declined if the amount requested for authorization is higher than the amount available on the card.

Requires reversals (voids) of credit and debit cards to be processed immediately. This ensures there are no delays for customers regaining access to their funds when a sale is not completed.

Discover (optional)

Recommends that you enter the Card Identification Number (CID) for transactions where the card number is manually entered. The CID is a three-digit security code printed on the back of the card. Requiring the entry of this code helps validate the legitimacy of the card, thus reducing fraud.

Discover has indicated it is at the discretion of the processor as to whether support for CID entry for manually entered card numbers is required. Communicate directly with your processor to determine if you need to support CID entry, and the date by which you must be able to support it.

Q. What Aloha POS and Aloha EDC versions are required to support these mandates?

- A. If you are a customer who is processing credit only (not PIN debit), you need to use POS v6.5 or later and EDC v7.0, to meet the MasterCard requirements.

If you are a customer who is processing PIN debit, you need to use POS v7.0 or later and EDC v7.0 or later, to meet the MasterCard requirements.

Discover has indicated that the requirement to support CID entry is processor specific. Please contact your bank. If support is required, you need to use POS v6.7 or later and EDC v7.0 or later.

Q. Which processors are certified to meet the new mandates?

- A.
- Chase Paymentech
 - Elavon
 - Fifth Third Bank
 - First Data North (CES)
 - First Data Bypass
 - Radiant Payment Services
 - RBS WorldPay
 - VisaNet (TSYS)

Q. What if my processor is not in the list of processors that have been recertified for these mandates?

- A. Radiant Systems prioritized the recertification of the supported processors based on site count. If your processor is not in the list, we suggest migrating to a supported processor. Please contact prodmgmt@radiantsystems.com.

Q. What is the deadline for supporting these mandates?

- A. The card brands have stated that the target deadline is November 1, 2011; however, they emphasized that the deadline will vary per processor and per merchant. The merchant should call their contact at the processor or bank to confirm the deadline.

Q. What are the consequences, if the merchant DOES NOT have this solution in place by the deadline?

- A. There will not be an interruption in service; however, there may be additional charges assessed for the transactions. This will vary per processor. The merchant should call their contact at the processor or bank to determine the penalties, if any, for non-compliance.

Card Brand Mandates FAQ

Q. What are the consequences, if the merchant DOES NOT have this solution in place by the deadline?

A. There will not be an interruption in service; however, there may be additional charges assessed for the transactions. This will vary per processor. The merchant should call their contact at the processor or bank to determine the penalties, if any, for non-compliance.

Q. Does the security key need to be upgraded to meet the card brand mandates?

A. No. To make these mandates easier to comply with, Radiant Systems is providing Aloha EDC v7.0 free of any license fees. Accordingly, you are not required to upgrade the version of EDC that is licensed on your system's security key. The key must still be licensed for the POS version in use. The minimum required POS version to support the mandates depends on the processor you use and the card brands that you accept, but in no case is it lower than POS v6.5. If an upgrade of the POS is required, you need to upgrade your security key to that POS version.

Q. What are the minimum system requirements for installing EDC 7.0?

A. Prerequisites for the BOH file server for EDC v7.0:

Microsoft .Net Framework 2.0 SP2 - 2.2.30729

VC++ 2008 Redistributable - 9.0.30729.6161



Download and run BOHPrereq.exe from Aloha Update, or deploy this file using Aloha Command Center, to ensure the back-of-house file server meets the requirements.

BOH file server standard minimum for EDC 7.0

Storage – 10 GB

Memory – 1 MB

Processor – Pentium-class 1GHz

BOH file server standard for Aloha POS

You may be required to upgrade your hardware to support the POS. Refer to RKS 10485 for the minimum system requirements.

Q. Will EDC v7.0 be available on Command Center?

A. Yes, EDC v7.0 will be available on Deploy Manager under POS.

Q. What is the most efficient method for installing the prerequisites at each site?

A. There are several ways to deploy the prerequisites to your sites. Using Windows Components in Deploy Manager, you can deploy the VC++ 2008 Redistributable to your sites any time prior to the upgrade. We have also created new executables to check for the presence or absence of prerequisites and install them, when necessary. The new BOHPrereq.exe and FOHPrereq.exe are available on Deploy Manager under Radiant. Schedule them to run, as needed, at your sites. Also, as a safeguard, the actual Aloha Update file checks for prerequisites and schedules the installs of the needed components; however, this delays the actual upgrade of EDC. After it automatically installs the prerequisites, you must redeploy the EDC upgrade. Note: The FOHPrereq.exe is not required for EDC only upgrades. We recommend deploying the prerequisites before scheduling the EDC upgrade.

Q. If I upgrade EDC to v7.0 now, will a future POS upgrade to version v6.7 downgrade the EDC version?

A. No. Aloha Update has built-in logic to never overwrite an EDC version with a lower version. For example, if EDC v7.0 is installed and you later upgrade the POS from v6.5 to v6.7, EDC will remain at v7.0.

Q. What information is available to give my customers?

A. A new Compliance Alert bulletin regarding the card mandates, as well as a sample letter, is available on the reseller portal.

Q. How do I determine which of my customers need to be upgraded?

A. Each merchant should contact their individual processor representative to determine the enforcement time schedule and any fees that may be associated with non-compliance to the mandates. You need to know the version of the POS and EDC in use at each site, as well as whether the site accepts PIN debit, to determine the POS version required to be compliant. You can use the Store Summary in Command Center to determine the versions in use at each site.

