



ECO Gift Card Act Provides Slight Reprieve for Gift Card Issuers

The Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act), was recently amended by the Federal Reserve Board, to clarify how the rules and regulations apply to gift cards. In summary, the amendment states that any gift card sold on or after August 22, 2010 must fully comply with new requirements related to fees, expiration dates, and disclosures. A recap of the requirements can be found in the section titled "Recap of New Gift Card Requirements."

A new bill, referred to as the ECO Gift Card Act, was just passed, and this bill provides a slight reprieve to gift card issuers in that it extends the deadline for compliance with the amendment from August 22, 2010 to January 31, 2011. The new effective date provides retailers and gift card issuers additional time to sell or dispose of gift cards produced prior to April 1, 2010 that do not meet the new gift card regulations. The retailer or issuer must comply with the new regulations regarding five year expiration dates, card replacement, and fees, as well as provide notice to customers, via in-store signage, messages during customer service calls, Web sites, and general advertising, that new regulations apply and will be honored.

Recap of new gift card requirements...

Card act as it relates to...	Requirement...
Expiration or valid-thru dates	The card is required to remain active for at least five years from the date of issuance, or five years after the date when funds were last loaded, whichever occurs later.
Dormancy (inactivity) and service fees	Dormancy fees, also known as inactivity fees, and service fees can no longer be imposed on the card unless there has been no activity in a 12-month period, after which, only one such fee can be assessed per month.
All other fees	Other fees, such as purchase, balance-inquiry, and card replacement fees, can still be assessed, but must be fully disclosed following the same disclosure rules as for expiration dates and dormancy and service fees. (See below.)

The amendment also states very specific disclosure rules requiring that the terms of expiration and all fees must be "clearly and conspicuously stated on the gift certificate or card and disclosed prior to purchase" of the card. This applies whether the gift card is purchased in person, online via a Web site, or over the phone. Fee disclosures must include the amount and type of fee and the frequency upon which it will be assessed.

Sources:

<http://www.govtrack.us/congress/billtext.xpd?bill=h111-5502>




MenuLink and Aloha Integrate on Nutrition

In the September, 2009 Compliance newsletter, we discussed the national menu labeling and nutrition disclosure legislation being sought by the National Restaurant Association (NRA), and others, in an effort to simplify the legislation for restaurants while providing consumers the information they need to make more informed food choices when dining out.

This legislation was included as a provision in the newly-passed Health Care Reform Bill and requires restaurant chains with 20 or more locations to post the calories for each standard menu item on menus, menu boards, and drive-thru boards, as well as be able to provide more detailed nutritional information, upon request.

Although putting the new policy into practice could take a restaurant organization several years, MenuLink v6.10 and later already supports the capture and passing of nutritional information to the Aloha POS system, allowing managers and servers to print this information for a guest directly from the Aloha terminal, on demand.

Recipe Information for Chicken Burrito



Serve this item on a plate shown on the left
Or press the "Play" button
to see how to serve this item.

Calories -
Minimum 607.0, Maximum 607.0
31.36% Minimum DV, 31.36% Maximum DV

Fat (g) -
Minimum 30.0, Maximum 30.0

Sodium (mg) -
Minimum 1640.0, Maximum 1640.0

Carbohydrates (g) -
Minimum 53.0, Maximum 53.0

Fiber (g) -
Minimum 5.0, Maximum 5.0

Sugars (g) -
Minimum 3.0, Maximum 3.0

Protein (g) -
Minimum 31.0, Maximum 31.0

Nutritional Info -
All of our foods are prepared in a
Common Kitchen. For your convenience,
we have notated the foods that contain
major allergens as identified by the
FDA.

Print Play OK

Configuring the MenuLink and Aloha nutrition feature...

1. Access MenuLink's System Management Item Maintenance and use the Recipe Lookup feature for each menu item to enter nutritional information. MenuLink supports the ten nutrients recommended by the Food and Drug Administration – Calories, Fat, Saturated Fat, Cholesterol, Sodium, Carbohydrates, Fiber, Sugar, Protein, and Fruit/Veg. Enter this information on the Nutritional Info tab. You can also enter free-form text, such as allergens or Weight Watchers points, in the Additional Information box.
2. Ensure you have a matching menu item in Aloha Manager for each menu item in MenuLink for which you entered nutritional information. If a matching POS item does not exist for the MenuLink item, MenuLink still writes the nutritional information to an Aloha formatted recipe file using the RC#####.txt naming convention, where ##### is the 'Aloha POS Item Number' entered in MenuLink item maintenance. The MenuLink nutrition data export overwrites the Aloha recipe file each time the nutritional data changes in MenuLink.
3. Access Import/Export, in System Management and select 'Custom' and 'Export Recipe Nutritional Info' in External System Maintenance, to configure MenuLink to export the nutritional information to the Aloha POS. In this step, you establish the location for the nutrition files and select the menu items to include in the export. Unless your stores have a non-standard Aloha data directory configuration, we recommend you use the default for the Aloha location and export all menu items. Next, create a new export for the nutritional information to the Aloha POS. A best practice is to schedule the export to run on a daily basis, so Aloha is kept current with the latest MenuLink nutrition information.

For specific information about configuration and locations of these controls, please consult the primary MenuLink "How to" documentation, or contact your MenuLink representative. Refer to the Recipes Feature Focus Guide for how to configure the Recipe button to appear in the Aloha POS.

Printing nutritional information for a guest from the POS terminal...

The Aloha POS uses three asterisks (***) on the FOH button to indicate nutritional/recipe information exists for the item. To print the nutritional information from a POS FOH terminal, on demand:



Currently, the MenuLink nutrition feature and the Aloha recipe feature are mutually exclusive. You must choose between using one or the other.

1. With the item for which you want to print the nutritional information selected in the guest check window, locate and touch Recipe.
2. Touch Print. The nutritional information prints to the local receipt printer.

MenuLink provides you the ability to comply with the new Health Care Reform legislation. Once configured, this information is right at your fingertips, at each terminal, and is easy to update, as needed.



Supporting MasterCard and Discover Mandates

As previously communicated to you, MasterCard and Discover have issued several new card processing mandates. Some of you have received inquiries from your processors wanting to know if your POS technology is on target to support the new mandates by the deadline. Radiant Systems published an article in the June, 2010 Compliance newsletter stating when Aloha POS and EDC will support the new mandates for each processor. For your convenience, see a summary of the June newsletter article below:

Summary of June Compliance newsletter article:

- MasterCard granted most processors an extension on the deadline for supporting the new requirements. Merchants running Aloha can meet the MasterCard requirements by upgrading only Aloha EDC to a minimum required version, if already using the minimum required POS version.
- Discover has indicated the mandate is required, but the requirement is being mandated at the processor level. Merchants need to communicate directly with their processors to determine if they need to comply with the Discover requirement. If yes, an upgrade of both Aloha POS and EDC is required.

To determine which POS and EDC versions you need to use and when they will be available, contact your processor representative and inquire whether the Discover mandate is required for your company.

Then, using the appropriate table...

1. Locate your processor and determine the date by which you are required to comply with the mandates.
2. Determine the release of Aloha POS and EDC that will offer support for the mandates and note the dates by which these versions will be available.

Table 1: Support for MasterCard Mandates Only						
Processor and date by which MasterCard requires support for the mandates:			Aloha POS and EDC releases offering support for the mandates and dates by which they will be available:			
	Processor	Mandate Deadline	Min POS Version	Date POS Available	Min EDC Version	Date EDC Available
Credit	Elavon (Nova)	Nov 2011	v6.5	Available now	v7.0	Feb 2011
	Fifth Third Bank	May 2011	v6.5	Available now	v6.9	Available now
	First Data Buypass	Nov 2011	v6.5	Available now	v7.0	Feb 2011
	First Data North (CES)	Nov 2011	v6.5	Available now	v7.0	Feb 2011
	Global Payments	May 2011	v6.5	Available now	v7.x	June 2011
	Paymentech	Nov 2011	v6.5	Available now	v7.0	Feb 2011
	RBS WorldPay	Nov 2011	v6.5	Available now	v6.9	Available now
	TSYS	Nov 2011	v6.5	Available now	v6.9	Available now
	Processor	Mandate Deadline	Min POS Version	Date POS Available	Min EDC Version	Date EDC Available
Credit and PIN Debit	Elavon (Nova)	Nov 2011	v6.9	Available now	v7.0	Feb 2011
	Fifth Third Bank	May 2011	v6.9	Available now	v7.0	Feb 2011
	First Data Buypass	Nov 2011	v6.9	Available now	v7.0	Feb 2011
	First Data North (CES)	Nov 2011	v6.9	Available now	v7.0	Feb 2011
	Global Payments	May 2011	v6.9	Available now	v7.x	June 2011
	Paymentech	Nov 2011	v6.9	Available now	v7.0	Feb 2011
	RBS WorldPay	Nov 2011	v6.9	Available now	v6.9	Available now
	TSYS	Nov 2011	v6.9	Available now	v6.9	Available now

MasterCard and Discover Mandates (cont.)

Table 2: Support for MasterCard and Discover Mandates						
Processor and date by which MasterCard and Discover require support for the mandates:			Aloha POS and EDC releases offering support for the mandates and dates by which they will be available:			
	Processor	Mandate Deadline	Min POS Version	Date POS Available	Min EDC Version	Date EDC Available
Credit and PIN Debit	Elavon (Nova)	Nov 2011	v7.0	Feb 2011	v7.0	Feb 2011
	Fifth Third Bank	May 2011	v7.0	Feb 2011	v7.0	Feb 2011
	First Data Buypass	Nov 2011	v7.0	Feb 2011	v7.0	Feb 2011
	First Data North (CES)	Nov 2011	v7.0	Feb 2011	v7.0	Feb 2011
	Global Payments	May 2011	v7.x	June 2011	v7.x	June 2011
	Paymentech	Nov 2011	v7.0	Feb 2011	v7.0	Feb 2011
	RBS WorldPay	Nov 2011	v6.9	Available now	v6.9	Available now
	TSYS	Nov 2011	v6.9	Available now	v6.9	Available now

The Aloha POS v7.0 and EDC v7.0 release timeline is:

- Pre-release: January 17, 2011
- Controlled Deployment: February 16, 2011

Recap:

- If you are a customer who is processing credit only (not PIN debit), you need to use POS v6.5 or later **and** EDC v6.9 or later, to meet the MasterCard requirements.
- If you are a customer who is processing PIN debit, you need to use POS v6.9 or later **and** EDC v6.9 or later, to meet the MasterCard requirements.
- If you are a customer of a processor that is mandating the Discover requirement, you need to use either POS v6.9 or v7.0 or later **and** EDC v6.9 or v7.0 or later, depending on the processor. (Some processors have already been certified for both MasterCard and Discover in POS and EDC v6.9. Refer to the prior tables).

Refer to the June, 2010 Compliance newsletter for the full article on supporting the MasterCard and Discover mandates.

To read more about the new mandates, visit http://www.mastercard.com/us/merchant/solutions/new_req_for_prepaid.html



Did you know you can receive a "batch failed" error when you submit an EDC batch for settlement, and yet the batch may have settled successfully?

This can occur when you submit a batch to the processor for settlement and the time it takes to process the transactions is longer than the EDC timeout value. When EDC times out, the EDC connection closes before you receive the "batch successful" message from the processor.

If you receive a "batch failed" error, we recommend you...

Contact your EDC processor and confirm the state of the submitted batch.

- If the batch is reported as settled by the processor, use the Force Settlement option in EDC to generate the .stl file at the store without connecting back to the processor.
- If the processor reports the batch as not settled, check your connections and attempt to re-submit the batch for settlement.





Critical Microsoft Security Patch Available!

Microsoft® recently released a security advisory and patch related to a vulnerability in the Windows® shell that could allow remote code execution. Please ensure you instruct your customers to download this XP Embedded or WES update as soon as possible. In addition, customers should also be updating their XP Pro and Server 2003 environments with KB2286198, if they are not set up to automatically receive Windows updates.

We have created and released security patch MS10-046 for XPE SP2, XPE SP3, and WES as follows:

Patch/KB #:	Applies to OS/SP:	Release date:	Produced by:	Reboot needed?	Patch Summary:
MS10-046/KB2286198	All/2	Aug-10	Microsoft	Yes	Vulnerability in Windows Shell Could Allow Remote Code Execution for SP2.
MS10-046/KB2286198	All/3	Aug-10	Microsoft	Yes	Vulnerability in Windows Shell Could Allow Remote Code Execution for SP3.
MS10-046/KB2286198	All/W	Aug-10	Microsoft	Yes	Vulnerability in Windows Shell Could Allow Remote Code Execution for WES.

This patch is available at any of the following locations:

- \\radiant\shared\itg-fps01\vol1\Dept\Engineering\Software Releases\XPE_Hotfix
- Aloha FTP site
- Radiant Knowledge System
- Radiant Systems Web site - <http://www.radiantsystems.com/hardware/security-updates.asp>

For more details on the security advisory and patch, you can view the Microsoft Security Bulletin at <http://www.microsoft.com/technet/security/bulletin/ms10-046.mspx>.

Questions or Comments? ProdMgmt@RadiantSystems.com

Acceptance of a given payment application by the PCI Security Standards Council, LLC (PCI SSC) only applies to the specific version of that payment application that was reviewed by a PA-QSA and subsequently accepted by PCI SSC (the "Accepted Version"). If any aspect of a payment application or version thereof is different from that which was reviewed by the PA-QSA and accepted by PCI SSC – even if the different payment application or version (the "Alternate Version") conforms to the basic product description of the Accepted Version – then the Alternate Version should not be considered accepted by PCI SSC, nor promoted as accepted by PCI SSC.

No vendor or other third party may refer to a payment application as "PCI Approved" or "PCI SSC Approved", and no vendor or other third party may otherwise state or imply that PCI SSC has, in whole or part, accepted or approved any aspect of a vendor or its services or payment applications, except to the extent and subject to the terms and restrictions expressly set forth in a written agreement with PCI SSC, or in a PA-DSS letter of acceptance provided by PCI SSC. All other references to PCI SSC's approval or acceptance of a payment application or version thereof are strictly and actively prohibited by PCI SSC.

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The Compliance Newsletter is published on a quarterly basis. Channel partners can download a copy of each newsletter from the Reseller Portal. Corporate clients can download a copy of each newsletter from the Corporate User Portal. Also refer to the Aloha POS Data Security Handbook, in these same locations, for detailed information regarding configuring an Aloha system to meet PCI requirements.

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