



3X Software News



Winter 2005

News in Brief

3X Opens North Wales Office

Due to the new developments and expansion within 3X we have now opened a North Wales office.

IBM Showcase

We are pleased to announce that you can now find our products listed on the IBM Business Application Showcase — an on-line repository of business solutions from IBM Business Partners committed to help your business adapt, grow and meet marketplace demands. For further information visit

<http://www-19.lotus.com/wps/portal/showcase/>

If you wish to be removed from our mailing list please e-mail sales@3xsw.co.uk or contact us on Tel: 0161 793 4674

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3X Software is the UK's leading provider of Credit/Debit/Purchasing card payment and address management software for the iSeries

Merry Christmas from 3X

All of us at 3X would like to wish all our customers a Merry Christmas and a Happy New Year. We would also like to take this opportunity to thank you for your business over the years and are looking forward to working with you into 2006 and beyond.

Meet the Team!

As we mentioned in our last newsletter we have had a few changes in the team at 3X over the summer. Ian, Alan and I have continued to work alongside you providing the usual quality service you have come to expect from us. Over the summer we were joined by 2 new members, Karen Davies and Martin Chatwin.

Karen has worked in the IT industry for over 20 years in the IBM mid range arena with particular expertise in the Retail Sector. She worked in a variety of roles and is a qualified Prince2 Project Manager, ITIL accredited. Karen also holds a CPC certificate in the Road Transport industry. In 1999 Karen was one of the founders of a successful

Managed Services Company and worked in the role of Sales and Marketing Director.

Martin is Managing Director of Integrated Retail Systems Consultancy Ltd (IRSC Ltd) and a Non-Executive director of NSB Retail Systems plc. He has held board level appointments with responsibility for Information Systems & Logistics at a number of leading retailers in the UK and has over 25 years of retail systems experience. He is a member of the British Computer Society and the Operational Research Society.

Regards Jeff Holt

Festive Cheer!



Christmas Shopping

The wife is shopping for Christmas gifts,
With purchases small and large.
She doesn't believe in Santa Claus,
She believes in Master Charge!

Christmas is in my heart twelve months a year and thanks to credit cards, it's on my Visa card statement twelve months a year

For your Credit/Debit and purchasing card payment solution or Address management software native to the iSeries contact 3X Software.

Chip and Pin Latest



AFTER 14 FEBRUARY 2006 CHIP AND PIN CARDHOLDERS MUST USE THEIR PIN TO BE SURE THEY CAN PAY

Lost and stolen and counterfeit card fraud already down almost 30 per cent

The Chip and PIN Programme today (10 October 2005) announced that after Valentine's Day 2006 cardholders must use their PIN to be sure of being able to pay with their chip and PIN cards. If shoppers don't use PIN, their card may be declined and the option of signing can no longer be guaranteed. Cardholders will continue to sign on old-style cards which have not yet been upgraded to chip and PIN.

This follows a reduction of £36 million in counterfeit and lost and stolen fraud on plastic cards in the six months January to June 2005 compared with the same period last year.

This reduction of nearly a third (29%) - from £126.6m in the first six months of 2004 to £89.9m in the same period in 2005 - is due to the new chip and PIN system and shows the huge effect that using PIN is having on fighting fraud. This represents a fall of 31 per cent in counterfeit card fraud and 27 per cent in lost and stolen card fraud.

Sandra Quinn of the Chip and PIN Programme explains:

"This is the final phase of the successful chip and PIN roll out. More than nine out of ten people have a chip and PIN card and there are a hundred successful chip and PIN transactions a second. Using chip and PIN has already cut fraud – and now we want to close off even more opportunities for the fraudster. The vast majority of people are already successfully using PIN. 97 per cent of transactions on chip and PIN debit cards and 89 per cent of transactions on chip and PIN credit cards are already successfully verified by PIN. This announcement is targeted at the minority of consumers who have chip and PIN cards but are not yet using PIN. There are four months left to ensure they find out, remember and use their PINs. The best way to get ready is to start using PIN now."

For more information contact the chip and PIN association:

E: chipandpin@fourplc.com W: www.chipandpin.co.uk

The Chip and Pin Association have created a full retailers tool kit to help you with the transfer.

To access the Retailers toolkit please visit:

http://www.chipandpin.co.uk/business/card_payments/retail_toolkit.html



Service Offerings

Just a little reminder of what we can offer you!

- bespoke development
- application support
- retail consultancy
- legacy code modernisation
- application maintenance
- project management
- managed services
- payment bureau service

Contact us for further details



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