



3X Software News

Spring/Summer
2007

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

Welcome to our Spring/Summer Newsletter

Welcome to our Spring and Summer newsletter. We have been so busy we seem to have missed our Spring newsletter so we decided to combine them! In our last newsletter we provided you with information about Customer Not Present Fraud (CNP), this time we have an update on the progress of Chip and PIN and the Payment Card Industry Data Security Standard (PCIDSS). We have certainly been kept busy over the past 12 months assisting our customers with the move over to Chip and PIN.

Don't Become a HEADLINE! EFT/400 and the Payment Card Industry Data Security Standard (PCIDSS)

Don't become a headline like the major retailer who recently had millions of customers' credit card information stolen.

The press has recently been full of stories in relation to the Payment Card Industry Data Security Standard (PCIDSS) and this has grown dramatically since a major retailer had its credit card information consisting of millions of customers card details stolen.

At the end of June 2007, the Payment Card Industry Security Standards Council, a consortium of major card payment scheme brands, including Amex, MasterCard and Visa, will impose the Payment Card Industry Data Security Standard (PCIDSS) for credit card payment merchants. It aims to improve the security of consumers' card details.



Whilst nothing to panic about, there are clear security guidelines with unclear audit standards and undefined penalties for non-compliance. The implications are clear though – all merchants are expected to follow this standard or be prepared for the consequences should fraud be detected and PCIDSS not be in place. Rather like the introduction of Chip and PIN operation, there was no compulsion, but penalties (with Chip and PIN they took the form of increased charges) if not introduced. While non-compliance penalties also vary among major credit card networks, they can be substantial. Participating companies can be barred from processing credit card transactions, higher processing fees can be applied; and in the event of a serious security breach, fines of up to £500,000 can be levied for each instance of non-compliance. Use the link below for further information on the standard.



<https://www.pcisecuritystandards.org>

So as a user of EFT/400 what can you do to reduce the threat to your business?

By following the standard and implementing the new Encryption module available to users of EFT/400 you can help protect your business.

Contact us for further information.



For your credit/debit and purchasing card payment solution or address management software native to the iSeries contact 3X Software.

iSeries Sockets?

What is a socket?

A socket represents one end point of a communication 'channel'. It is a place to which another socket somewhere can transmit data to or get data from.

So why use sockets? Well, because they allow your AS400/iSeries to communicate across the network with machines of any type. So, you want to send data to a PC? Sockets let you do that. Want to talk to another AS400? A Unix box? Or even a Serial Device? Sockets do that too.

News in Brief

On the Move

We have purchased an office building in the nearby town of Colwyn Bay. The Abergele branch will be relocating in the very near future and the new building will give us all the room we will need to grow. The additional office space will be made available on either a short or long term agreement as required. Further information will be made available as soon as we have it

If you wish to revisit any of our previous newsletters you can find them on our website www.3xsw.co.uk/news.htm

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

Chip and Pin Update



Chip and PIN was introduced into the UK to protect cardholders from fraud. The changeover on 14 February required the biggest shift in UK consumer behaviour since decimalisation. Shoppers who were still signing in the run up to Valentines Day made the final change to PIN incredibly well, and the result has been a dramatic reduction in counterfeit and lost and stolen card fraud in the UK.

The statistics below taken from the Chip and PIN website show that the transfer has been successful.

The key statistics are:

- More than 99.91 per cent of all Chip and PIN card transactions are now PIN-verified
- More than 160 Chip and PIN transactions take place every second.
- The UK's banks and card companies have now issued 138 million Chip and PIN cards representing 97 per cent of a total of 142 million cards.
- Approximately 900,000 tills have been upgraded to Chip and PIN.
- As customers have got use to using their PIN retailers have reported that transaction times have become quicker with queues in shops shorter
- Thanks to Chip and PIN there was a reduction of nearly £60m in counterfeit and fraud on lost and stolen cards in 2005 compared to 2004 (a drop of 24 per cent).

For further information visit www.chipandpin.co.uk

If you are considering introducing Chip and PIN into your organisation give us a call and we will be able to assist you through the process.



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