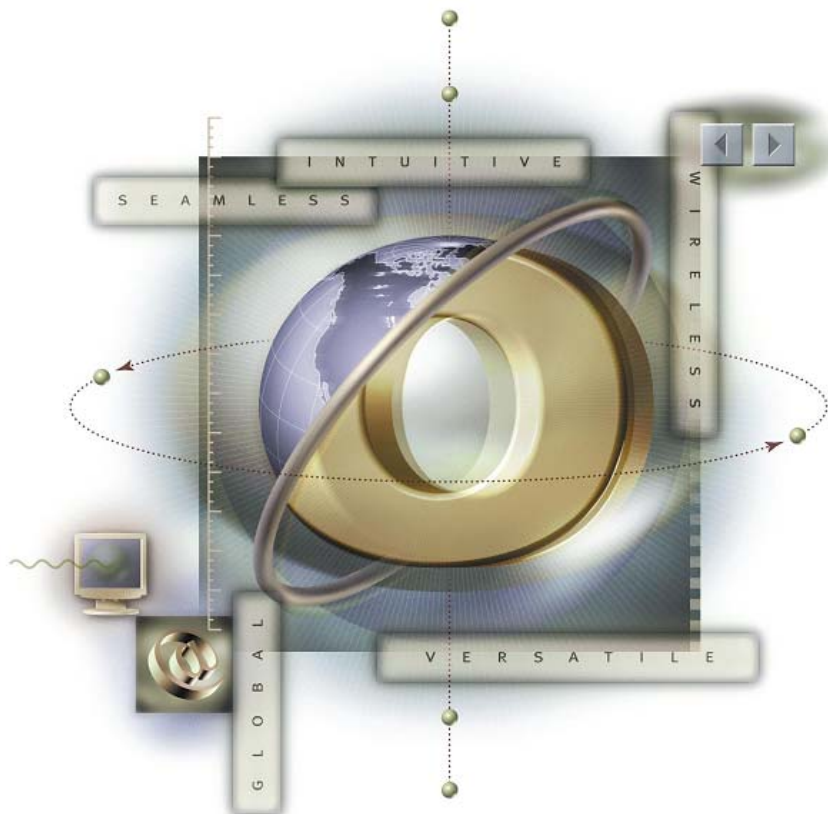


Who's sleeping with your credit card?

A look into credit card security in hospitality



So you've arrived at the hotel, and after approaching the check-in counter and before the Clerk says "*that will do nicely*" you've handed over two of the most valuable things in your possession – your passport and credit card. These two gems carry all the vital information about you that can make ID Theft a proverbial walk-in-the-park.

For the few minutes (I know sometimes it seems like hours) that the Front Desk Clerk has these in their possession - they can become you. They can morph their being into something they are not – but may want to be. They can scan them, copy them, imprint them onto Registration cards, pass the information to friends or accomplices - and who are we to stop them? After all, they are the gatekeeper between you sleeping on the pavement or in a wonderfully luxurious bed made with multi-thread Egyptian cotton sheets and a chocolate mint on the pillow.

That rectangular piece of plastic that you've not dare to leave home without – contains a bunch of numbers, pictures, chips, mag stripes and holograms - in reality it is your real passport to the intriguing world of hospitality. It speaks volumes about who you are, and in many cases – what you are not. The color and logo are two of the most discriminating icons held about our person – the darker the color – the more filthy lucre you (supposedly) have at your disposal.

It used to be green, then it went to gold, then platinum, and finally black – before the piece of plastic that coined the phrase "*that will do nicely*" found its (final) resting place amidst the pantone color spectrum.

Yes, your credit card is both your savior and potentially – your worst nightmare.

In a time BCC (before credit cards) we all went about our lives quite happily carrying wads of cash to pay for whatever we consumed – this lifestyle became cumbersome and difficult to plan in advance for that impulse purchase for which (bless em) credit cards have become notoriously easy to do.

But we now live in the modern era – the age of the internet, and we want convenience - we don't want to carry lots of cash, even if we do have it. The cash cannot be trusted, we cannot be trusted, and neither can we trust others. What a world we live in?!

It's a well documented fact that there are leeches out there who stealthily work in cyberspace seeking out unwitting targets (like you and me) in order to steal the ones and zero's that make up our identity – the digital equivalent of DNA – 16 digits on our credit card, and other secret information contained on the swipe or on the Chip.

As much as we have an obligation to provide a product or service that is in direct proportion to the price charged, we also - as both customer and seller, have a responsibility to protect ourselves in whichever of those categories we fall into, and the credit card while it is in our possession.

So frightened have we become over this issue, that we've had to build firewalls around our identities in order to prevent them from being borrowed or stolen by unscrupulous individuals who make it their life's work to steal the lives of PLUs – people like us – you and me. Thankfully though, albeit piecemeal, some governments and organizations have stepped up to the plate and issued various forms of Cyber ID security devices that are supposedly bullet-proof in confirming our online identities – long may this trend continue to prosper.

Common sense tells us though that cyber terrorism is one of the current clear and present dangers we face from a group of silent and faceless killers; they have become extremely sophisticated and cunning in their modus operandi.

But even more worrying is the little guy – the one who seizes an opportune moment to grab what is yours and make it theirs – and to do with it whatever they want. The scoundrel who may be working in your establishment not only has access to all the credit card information they can get their hands on, but often unlimited access to personal details held on your PMS, POS and other CRM systems.

As a customer, we all too often unconsciously go through the robotic motions of reaching inside our purses and wallets to hand-over the plastic to the staffer who all too often nonchalantly treats it with undignified levels of respect as the shiny hologram flashes from the ambient lighting of the establishment.

In point of fact, handing over your credit card can be likened to having a needle plugged into your veins – but instead of injecting you with some form of healing medicine it can be used surreptitiously to suck the life out of your bank account.

You have an obligation to provide a product or service that is in direct proportion to the price charged, you also - as both customer and seller, have a responsibility to protect yourself in whichever of those categories you fall into, and the credit card while it is in our possession.

Having a clearly defined set of rules and guidelines along with the appropriate mechanisms that don't just purport to provide these, but actually do in a secure and customer caring manner is of paramount importance – because no matter how good the experience may have been in using your establishment up to the point of payment, if your people screw it up at that critical juncture – your chances of repeat business or customer referral can be blown away in the blink of an eye.

Just having these internal policies is one small part of the equation. You should work with the credit card companies to define and establish these P&Ps (policies and procedures). You need to put into action a set of best practices that enhance the process of card handling in a professional and secure manner – all the while giving the customer that all round peace of mind that they so desperately and eagerly look for.

Thanks to the collaboration of Micros-Fidelio and the credit card industry, an integrated credit card solution now exists. Connecting directly to the point-of-sale device and the credit card company a seamless process reduces the element of fraud or human mistakes. At the same time as doing this, both merchant and customer can benefit from a whole host of additional benefits:

| The Hotel | The Guest | The Financial Controller |
|--|---|--|
| <ul style="list-style-type: none"> √ Reduction of terminals on the front desk means less clutter and consolidated processing √ Our companies image will be improved with the addition of this customer caring policy √ Consolidated processing helps reduce errors and enhances efficiency √ I can have peace of mind about the operation – and can focus on other areas √ It will give me a competitive advantage over other properties √ I will be future proofed by the system already being configured for Chip/PIN, Swipe and Proximity | <ul style="list-style-type: none"> √ Less people are handling my card √ Secure processing – means there is less chance of ID theft √ I will have a better feeling about the property through this customer caring policy √ I can have that all important peace of mind in knowing charges are legitimate and accurate √ My overall experience will be enhanced and I'm more likely to return and recommend the establishment | <ul style="list-style-type: none"> √ Our card processing will be faster √ We will have auto processing of top up after pre-authorization √ We can reduce the delay in receiving receive re-imburement √ Consolidated billing reports for the hotel mean less time spent consolidation and analyzing. √ I can have peace of mind about the operation – and can focus on other areas √ Elimination of unnecessary phone lines and rental charges help reduce overheads |

Being a market leader in providing central and property and restaurant management solutions to the hospitality industry for more than 25 years, Micros-Fidelio through the delivery of this revolutionary service has ratcheted up its customer caring policy by partnering with banks, processors and the various card schemes.

Questioning yourself as to why you should opt for the Micros solution is a valid and straightforward question to answer – simply put, beneath one umbrella they have all the components you need for a cohesive strategy;

They have their:-

1. Own PMS
2. Own POS
3. Own Payment Gateway

In fact all you need to make this work is an IP (internet) connection – it's as easy as 1-2-3.

To take advantage of these benefits and much more – pick up the phone and call your Micros representative for a chat - that will allow you to discuss the various options and benefits that will become immediately available to you, and your customers.

But in the meantime and to kick-start this strategic process, we suggest you establish a Checklist for Credit card handling incorporating at least the following items;

- ✓ Don't allow cards to be copied, scanned or stored in any electronic manner other than approved by the credit card companies
- ✓ Don't show the customer's name on the receipt
- ✓ Do not display all the credit card numbers on the printed receipt
- ✓ Do not show the expiry date on the receipt
- ✓ Only allow persons with appropriate security clearance to see stored data on your systems

Don't delay - enhance your customer caring policy today!

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