



## EMV Solution Helps Win Market Share for VAR

ADOPTION OF EMV WITHIN THE  
UNITED STATES HAS MET MANY  
CHALLENGES. ONE OF WHICH IS  
IN THE RESTAURANT INDUSTRY,

where the pre-authorization and tip  
process **conflicts** with the way EMV  
chip cards are processed.

**HOWEVER... >**



# ...OSS Data, a VAR servicing the Miami region has been moving its restaurant customers over to EMV with little problem.

## THE SOLUTION,

ACCORDING TO CEO MARLON BROWN, LIES IN AN INTEGRATION BETWEEN POS SOFTWARE PROVIDER NCC, PAYMENT PROCESSOR STERLING PAYMENT TECHNOLOGIES, AND TERMINAL MANUFACTURER INGENICO.



An example of this partnership in action can be seen with a recent EMV upgrade the VAR performed for one of its customers, *I LOVE TACOS Restaurant*.



*OSS Data first began working with I Love Tacos in late 2013 after a cold call led to a product and services demo.*

At the time, the restaurant was using cash registers, which OSS Data replaced with two SAM4S 4700 POS terminals running NCC Reflection POS software. Shortly thereafter, the restaurant owner opened a second location and asked OSS Data to put in the same solution.

Fast forward to 2015 and the oncoming EMV liability shift.

## Restaurant EMV Solutions Are Available Today

*As a trusted advisor with its customers' best interests at heart, OSS Data approached the restaurant and its other customers about the need to implement EMV-compliant terminals.*

While other VARs were — and still are — trying to figure out their EMV strategy and/or waiting for their POS and payment partners to bring an EMV solution to market, OSS Data had a solution to offer.

Thanks to an integration between Ingenico, NCC, and Sterling, the restaurant can process EMV cards with only minor changes to the wait staff workflow. "With EMV, there is no pre-authorization that takes place," explains Brown. "Rather, the tip and total line is printed on the guest check and brought to the customer who has to fill out the tip before the card is dipped or swiped for authorization using an Ingenico iCT250 smart terminal."

While the process change was fairly straight-forward, Brown says they still had to train servers on how to convey the changes to patrons. "We had a couple of instances where customers would get up and leave thinking they had paid already because the credit process flips some things around that customers are so used to. However, those were only minor occurrences. Generally speaking, the EMV migration was perfect," he says, adding that if there are any problems in the future, he can rest easy knowing that Sterling provides 24/7 support.

In the near future, I Love Tacos will be opening its third location and a similar EMV-compliant solution will be installed by OSS Data. By making the move to EMV through Sterling, I Love Tacos has seen a decrease in customer charge backs and has the peace of mind knowing sales transactions at both locations have a strong defense against fraud.

When the new location gets closer to opening, Brown is confident everything from a POS and payment standpoint will be perfect. "Our Sterling rep has proven to be a valuable extension of our own company and team," he says. "He makes sure customers are up and running by whatever deadline exists. We had a grand opening for one customer on short notice and Sterling overnighted what we needed to get that merchant up and running the next day."

## Vendor-Supplied Content Jump-Starts EMV Marketing

*I Love Tacos is just one of OSS Data's customers who've made the transition to EMV.*

Additionally, Brown says credit card fraud is a huge issue in the Miami area, and other VARs are dragging their feet with EMV, so the number of prospective customers is enormous. To help spread the word, the VAR sends out EMV awareness mailers and has 15 agents hitting the streets every day armed with marketing collateral.

"Sterling provided us with co-branded documents that we can use to help win business," says the VAR. "We also have a welcome packet that includes EMV information, background on the NCC software, and other details of what our company and its partners are all about. The information makes it easy for customers to know the parties they're about to do business with."

With the need for EMV in restaurants, and a lack of competition with effective EMV solutions, Brown is now leveraging the support of Sterling and winning market share at an impressive pace. 2016 stands to be a great year for the VAR and a fraud-free year for its restaurant customers.



*"The EMV migration was perfect,"*

CEO, Marlon Brown

## About Sterling Payment Technologies

*Sterling offers a complete range of electronic payment services, including EMV solutions, credit, debit, and gift card programs.*

Sterling has developed ShopPOS.com, a state-of-the-art lead generation website, to provide qualified POS leads to its reseller partners. Sterling is an expert in quick and easy payment integration services to accounting systems, ERP systems, POS developers and resellers, including P2P encryption, tokenization, out-of-scope solutions, mobile payment solutions, cloud based POS reporting platforms and unique financing solutions for POS and B2B payment applications. A full range of developer tools and an expert developer support team are available 24/7. Sterling has been voted a Best Channel Vendor for the last eight years.

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STERLING PAYMENT TECHNOLOGIES AT  
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