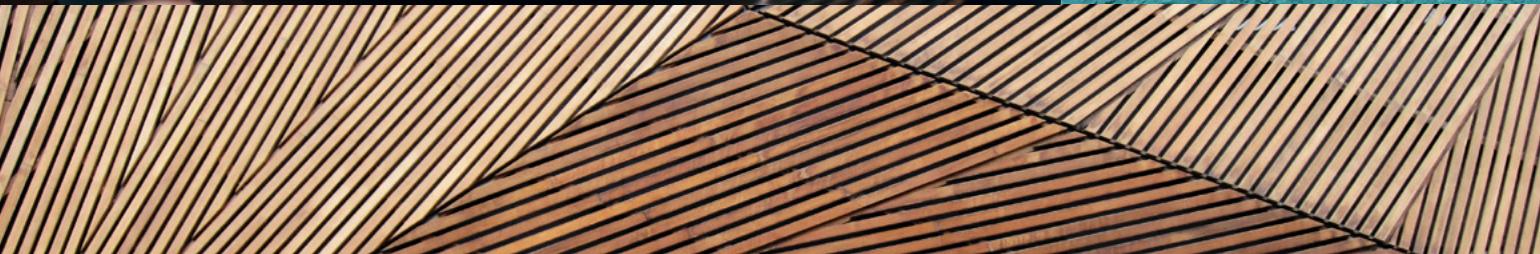


THE BETTER SIDE OF THE *EMV* LEAP /

A Conversation With an American
Restaurant Executive

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Squirrel Systems is proud to be celebrating over 30 years as a technology provider to the global hospitality industry. In 1984, Squirrel revolutionized the industry with the first touchscreen restaurant POS system and continues to introduce market leading innovations to help shape the industry. With a proven platform, extensive domain expertise, and industry leading service and support, Squirrel helps food and beverage operators enable amazing guest experiences.



“We don’t want to go EMV under pressure. We’d rather do it today, and know our business is secure. But it still feels like too much change...”



We understand. We’ve been there. But there’s another side.

Squirrel has deployed EMV solutions in Canadian and international markets since 2010. The conversation we imagine here is one we’ve had hundreds of times over with executives like you—and we’ve helped guide countless organizations, big and small, through to the other side.

As the same change gains ground in the United States, we are your ideal staging partner—we know EMV capability, security, and payment flow like no one else. With Squirrel, achieve operational excellence and ease for staff, guests, and owners alike.

**WITH SQUIRREL,
GET IT DONE.**

Regions and nations elsewhere made the shift to EMV payments—the global standard for chip-based debit and credit card transactions—years ago. As regulations around data and liability tighten in the US to shift the liability of fraud onto businesses, service enterprises rightly see the EMV question as not an ‘if’, but a ‘when’. Will you make the transition on your own terms, creating as much advantage as possible, or will you wait and scramble?

The infrastructural anxiety of looming EMV blankets the whole industry. Restaurants, hotels, franchises, and stadiums of all sizes wring their hands at the prospect of changing the flow of how customers pay, and rightly so—getting paid for delivering value is every business’s reason for being. There’s no room to rethink or misstep when the ease, reliability, and trust of your guest experience is on the line.

“We experiment with menus, inventory, training—but not with the flow of transactions. Right now, I don’t see enough of an upside.”



So don’t experiment. Be decisive.
Consider the gains.

Move towards change with a partner who knows exactly how to get you to the other side—to an EMV-powered payment flow that makes sense, keeps up with guest expectations, and delivers the security, flexibility, and choices of progressive payments.

Save money by making a huge step forward in security

Driven by Canada’s EMV surge in 2010, Squirrel architected a payment solution that entirely avoids exposure to ‘toxic’ payment data at the POS terminal. With your customers’ card data handled by external payment processor devices, there’s nothing to compromise on the POS system—including your brand. With this degree of common sense security, reduce the risk attached to the malware, hacking, fraud, and disputes of payments in the digital age.

Keep innovating to move your guest experience forward

This sophisticated shift isn’t just a matter of choosing a product or a platform. Tenure customizable software, hardware, and services with a guide who has years of experience mitigating risk, troubleshooting, and keeping the payment engine of your business running smoothly. With Squirrel, incorporate the payment processors, gateways, and transaction flow that works best—and when you’re ready, extend for a guest experience that’s not just a risk-mitigation, but an appealing new advantage.

Delight customers with speed and connectivity

Within a few quarters, the restaurant next door will have tableside ordering on tablets and no lineups. This is the inevitable shift—it’s not just about compliance, but capability. In short order, consumers will catch on to the speed and convenience of secure tableside payments. They’ll expect to pay without their credit card leaving their table, and that expectation will only continue to evolve forward. Service enterprises will want to be first on the map.

Design your payment flow on your own terms

With the right provider, moving to EMV payments isn’t an either-or transition. At Squirrel, we’ve designed your POS infrastructure to connect to an array of payment choices—make a gradual culture shift with staff and guests, going on your own timeline from tethered payments to exciting new features such as Apple Pay, pay at the table or pay at the door, or device-signing.



“Isn’t it an IT team’s job to stop fraud and hacks? If they’re not doing that, what would they do?”



The freed-up IT team is innovation’s secret weapon.

As the world’s last major market to still use old-fashioned swipe-and-sign magnetic strip cards, American consumers and merchants are paying a serious price. The country’s antiquated card technology means the United States suffers nearly half of the world’s credit card fraud, despite it being home to only approximately a quarter of all credit transactions.

—U.S. Senate Judiciary Committee Hearing: *“Privacy in the Digital Age: Preventing Data Breaches and Combating Cybercrime”* (2014) ¹

References

1. U.S. Senate Judiciary Committee Hearing: *“Privacy in the Digital Age: Preventing Data Breaches and Combating Cybercrime”* (2014)
<https://www.judiciary.senate.gov/imo/media/doc/020414RecordSub-Grassley.pdf>

Right now, the focus of your IT team or professional is to guard. They stand resolute, managing the security solutions and procedures to watch for compromised data, hackers, viruses. But when IT is standing resolute, they’re standing still.

By keeping your POS system clean of the liability of credit card data, EMV solutions significantly reduce PCI compliance requirements and protect your brand from the potential blowback of a security breach. From an IT perspective, how might you redirect this staff time?

Imagine digital loyalty programs that proactively invite more visits and sales. With a wireless infrastructure, we can see that Margaret, a financial executive, is in the neighborhood. It’s that quarterly time for a lunch meeting to rally and set her team’s goals. Imagine sending her a coupon automatically. *Hi Margaret! This week, we’ve got 20% off for your group, and the chef’s table is open...*

Without the built-in, automatic security of EMV payments, your IT team is stuck locking arms and standing on the perimeter. But they’d rather innovate, proactively, to make a difference.

“Walk me through this. How do we get from today to tomorrow without disrupting business?”



As long as you choose a flexible platform, making the shift to EMV is not an either/or proposition. It's a spectrum. Be gradual. Test and train as you go. Give everyone the chance to get used to it, at every step.



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Make a sideways shift onto the right infrastructure.

First, begin with the basics. Move to EMV on tethered devices to address the liability shift. Regardless of your payment gateway provider, make the sideways transition onto a platform that accommodates new devices while keeping your payment flow familiar for staff & customers.

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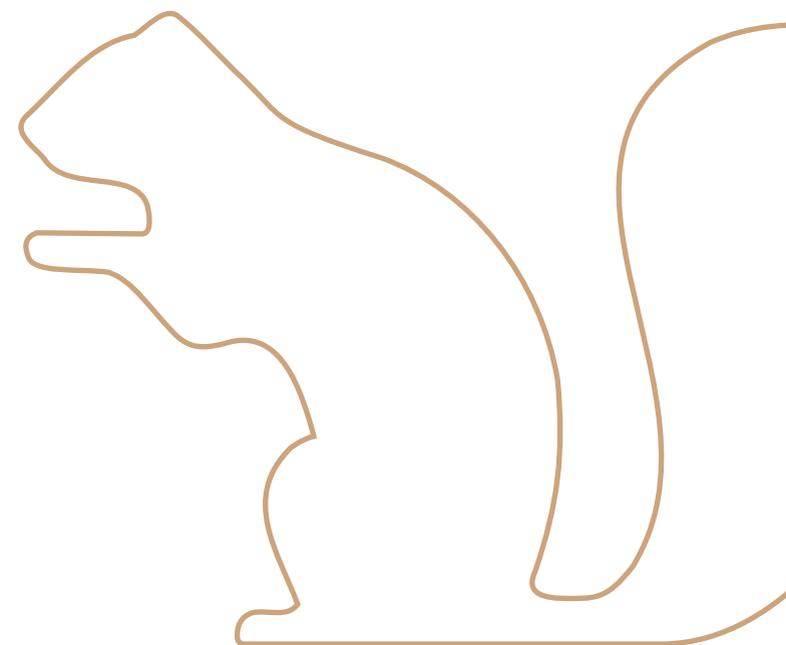
Leverage the infrastructure to start exploring new on-the-floor mobile options with staff.

Scale up and introduce mobile coverage on the floor with fully-featured wireless pay-at-the-table devices. Do it now not only because it's more secure, but because never losing sight of their credit card will become the norm expected by customers.

3

Impress customers with a more interesting, innovative experience.

Offer tap-to-pay, ApplePay, and Android Pay. Start to experiment with what customers love most—tableside ordering straight to the grill, and an added-value, engaging payment flow that speeds service.



The Scoop: What to Watch For

Your shift to EMV should be a spectrum of potential and possibility, with a platform that fits your needs—rather than requiring your business to fit EMV. Look for a platform that offers a variety of mix-and-match EMV payment devices: tethered (wired) devices with pre-authorization functionality; wireless pay-at-the-table with chip and signature or chip and PIN; contactless payments such as Apple or Android Pay; and options for purchase or rental.



Don't just submit to liability pressure. Stage innovation with Squirrel.

Internationally, it's been 17 years. In Canada, chip-and-pin payments have been standard since 2011. At Squirrel, we've led enterprises through it since the beginning. We understand what this shift means to your front-of-house on a daily basis. We understand the intricacies of high-volume operations. And we know how to get through it to a better way.

Imagine no more staff tethered to terminals. Imagine no more running back and forth to tables. And imagine IT teams freed up to innovate rather than spending all that talent

on PCI compliance or breach-prevention. By bringing EMV payments to guests, change the flow of your business—and not just payment flow. On the floor, deliver better experiences. For everyone.

**WITH SQUIRREL,
GET IT DONE.**

Gateway flexibility

Your POS system should be certified agnostic (able to connect to any number of payment gateways you prefer). One gateway with multiple payment processors allows you to 'shop' processing fees, and there should be no impact to your POS integration should you decide to switch processors for lower transaction costs. Also, look for gift card integration and a good reporting system.

Significantly Reduce PCI Scope

The most comprehensive platform will have architected a semi-integrated EMV solution to protect card data. These days—especially with fraud and hacking liability shifting to your business—there's no need for your POS system to either transmit or store payment card data on-site. And that's good news. When you select a POS partner, check that no sensitive credit card data is passed between the payment processor and your point-of-sale system. Let your gateway provider assist you with PCI validation, using secure PCI certified processor pin pads.

Additional Resources

Watch a client discuss their experiences

Hear from Togo's Mike Pennington, Director of Information Technology, as he discusses their hospitality system and the role mobile and EMV played in their success. Watch now at squirrelsystems.com/emv.

Talk to an expert

As EMV experts since 2010, our team can help you find a payment solution that is easy for staff and guests. Call 1-800-388-6824 to learn more.

Request a demo

Explore our solutions with a live online demo and start learning more about how we can help you get it done! Request a demo at squirrelsystems.com/emv.



