System Requirements

Please review the following system requirements that will need to be met prior to implementing Transactional Security**.**

- Eagle Licensing must activate option 1345 "Point to Point Encryption on system" in Options Configuration
- Your Eagle must be running Release 24.1 or higher
- You must be using the Epicor Payment Gateway
- You must be using Ingenico iSC250 pin pads
- You must download RBA 12.01 or higher

FAQ

1. **After installing Transactional Security service, would all my stored credit card numbers be tokenized?**
    a. No.
        i. You will need to run the utility to convert all credit card numbers stored in MCR to be tokenized. Instructions are in online help or training on demand
        ii. All Quick Recall credit cards numbers need to be truncated. Information is available in online help.
        iii. Contact Advice Line if you want to remove all credit card numbers stored in Protobase

2. **Will Transactional Security service make me exempt for PCI certification?**
    a. No, but it is designed to help reduce the work required to obtain certification. However, you can answer the question "Am I storing credit cards on network?" as a "No" if you implement all the steps in FAQ #1

3. **What will happen if I turn Transactional Security on but only have half my pin pads upgraded to isc250s?**
   a. You can only run Transactional Security on the isc250 pin pads and we will bill for only pin pads that have Transactional Security turned on.

4. **How do I void, return or provide credit when all my credit card numbers are tokenized?**
   a. The process is the same, but instead of using the actual credit card number, you can now use the token numbers.

5. **What happens to hand keyed credit cards?**
   a. Any hand keyed credit card numbers on the pin pad will be encrypted and tokenized. **Hand keyed credit card number in Eagle POS screen will not be encrypted or tokenized**, so we recommend you hand key all credit cards on the pin pad. Your rates will still be hand keyed rates even though the cards are encrypted and tokenized.

6. **What about Seasonal Use Pin Pads?**
   a. If you have POS lanes or pin pads you only use for certain months of the year, we will only bill you if you use the pin pads with TS that month. If you use the pinpad with TS only 1 day that month, then you will be billed for the entire month.

7. **Will Transactional Security work in Offline mode; i.e. Eagle is offline or the Gateway if offline?**
   a. Yes, in offline mode, if you swipe, insert, or manually key in the bankcard number on the pin pad, the pin pad will encrypt the bankcard. This encrypted bankcard will be sent to the Gateway when Eagle and the Gateway are online again. One caveat in offline is that the bankcard encrypted in offline will not show the token in Quick Recall, it will only show the encrypted number, which has details of the original bankcard (first 6 numbers and last 4 numbers) but they cannot use the encrypted bankcard number in QR for returns or further charges. In offline mode, we will have the encrypted card number but no key that allows our servers to reuse that encrypted card number again.

8. **If I sign up for the per pin pad option, if I add more pin pads or stores in the future, can I still buy per pin pad option for those stores?**
   a. Yes, after the promotion, if you have the per pin pad option, you will be grandfathered into purchasing additional TS pin pads.

9. **Does TS work in Canada?**
   a. No, TS requires the transaction to go through the Epicor Gateway for decryption and tokenization. Canada currently is processed through Tender Retail.

10. **Will TS convert my Quick Recall bankcard numbers?**
    a. No, these bankcard numbers (non-encrypted, encrypted, or truncated) will remain in QR until your QR storage is flushed of these bankcard numbers and everything in there has a token. For example, if you store 6 months of QR data, then you will not flush all these bankcards out of your QR data until 6 months later. The recommendation is that you encrypt or truncate this data and follow the PCI guidelines or manually remove the bankcard numbers.

11. **How do I remove the credit card numbers in Protobase?**
    a. You will need to contact the Eagle Advice Line to have them help you remove these old credit card numbers.

12. **If I turn off TS, will the tokens still work for refunds or returns?**
    a. No, the tokens cannot be untranslated to actual card number to be processed by your bankcard processor if TS is turned off.

13. Why is Transactional Security not PCI certified?

a. As for PCI certification, HP/Voltage is the P2PE and Tokenization technology we use and they have chosen not to be certified because they believe the new PCI guidelines coming out in the next revision will not have certified P2PE/E2EE providers but have specific guidelines that P2PE providers must meet for PCI. The P2PE and Tokenization technology is similar for PCI certified and no PCI certified solutions. We do know that the P2PE and tokenization technology we use is the best we found and was the technology chosen by Home Depot.

Transactional Security will not eliminate PCI for Eagle customers, but the real tangible benefit is that if you actually have a data breach, there is no actual credit card information that can be stolen. We believe this is a huge benefit to retailers even if the solution is not actually PCI certified.

14. Why can't you do End to End Encryption instead of Point to Point Encryption?

a. We have chosen the HP/Voltage encryption and tokenization technology which is the one chosen by Home Depot. Because Epicor processes with various processors, who have all chosen different E2EE technology; i.e. Transarmor for FDMS, it would have been unmanageable and costly to code to every processor's E2EE provider. The only option for true E2EE is for a POS provider to only work with one processor and force all of their customers to that processor or a retailer to use standalone terminals. Target can do E2EE because they are one giant company that has direct processing with one processor. Epicor decided to provide a choice of processors so retailers can shop for the best processing rates.

For our Transactional Security, we use P2PE so we can code to one encryption and tokenization technology that we decrypt at our PCI Tier 1 Epicor Gateway and then re-encryption with secure tunnels to the various processors. Is there a risk of breach at our decryption Gateway? Yes, but this risk is incredibly low because we are at the highest PCI standard security tier and auditing requirement which is the same as other payment gateway and processors.

In the end, the risk of breach is very low and similar for P2PE or E2EE. If a hacker hacks into a Gateway (Epicor or others) or a Processor (FDMS, Global, Heartland, Worldpay), they have bypasses the highest security standards in PCI and security best practices.

15. Will In Store Gift Cards going to be Tokenized?

   a. Because In Store Gift Cards are processed by Eagle and not by the Gateway, they will not be encrypted or tokenized. If any ISGCs are encrypted or tokenized, they will not process in Eagle. We recommend all customers start any ISGC numbers at "7777".

   b. The following are encrypted bin ranges (first 4 bankcard digits) by Transactional Security. These bin ranges should not be used as ISGC bin ranges. (X = Any number)

      1. ISGC Bin Ranges that cannot be used
      2. 34XX
      3. 37XX
      4. 4XXX
      5. 51XX – 55XX
      6. 6011
      7. 622126 – 622925
      8. 644X – 649X
      9. 65XX

16. Are there any special steps needed for EPX customers using a Virtual Terminal?

   a. For EPX, any additional charges or credit must be done through Eagle and not through the virtual terminal. This is due the fact that the token created by the Transactional Security cannot be used in the virtual terminal which requires the full bankcard number, so this is a different process for some customers using virtual terminals.

17.Which credit card brads does Transactional Security work with?

    a. This service will work for the major card brands including Visa, MasterCard, American Express and Discover.   It will not work for ISGC, PLC and other off card brands.