

## Frequently Asked Questions

### **Why is my Panasonic SMP system not PCI Compliant?**

Panasonic decided not to continue support for SMP and has not provided an upgrade path for the system to achieve PCI compliance. However, SMPLink developed by Bunt Software does just that. It takes a system that is not compliant and upgrades it to achieve PCI compliance.

### **I am currently with Merchant Link, why am I not PCI compliant?**

Merchant Link is a Level 1 PCI DSS Compliant Provider and meets the PCI Security Council's requirements. However, each application communicating with the Merchant Link Payment Gateway must meet the new Payment Application Data Security Standard (PA-DSS). This standard mandates that software vendors, application developers and integrators not store prohibited data and have payment applications that comply with the PCI DSS. SMP without SMPLink does not meet these requirements. However, when you install SMPLink on your SMP system, you will both meet and exceed these requirements with the addition of a new, PCI-compliant credit interface and the TransactionVault<sup>®</sup> tokenization solution.

### **I heard my SMP system is at the end of its life. Do I have to get rid of it?**

SMPLink will extend your system's useful life for the foreseeable future and TransactionVault will increase your data security beyond standards set by the PCI Council. There is no reason to throw out your POS system until you are ready to.

### **How much time do I have to get this done?**

For PCI compliance, there is no time left. On July 1, 2010, the new rules issued by PCI took effect so you need to upgrade as soon as possible. This upgrade will bring you up to speed for a long time to come, so this is not the first of an endless stream of upgrades. Merchant Link has included advanced technology that has not even been mandated by the PCI Council yet, so we are confident in this approach.

### **What is TransactionVault<sup>®</sup>?**

TransactionVault is Merchant Link's tokenization solution that removes sensitive cardholder data and from merchants' systems and stores it in a secure, hosted "vault" outside the merchant environment. Data is replaced with substitute numbers or tokens that are worthless to criminals.

*(continued)*

*SMPLink provides a new, PCI-compliant credit interface (compatible with your existing equipment) and connects it to Merchant Link, extending the life of SMP for potentially many years.*

### **About Bunt Software**

Founded in 1997, Bunt Software is a software company specializing in commercial software development. Bunt Software has decades of experience in development of point-of-sale software. Software Architect, Don Bunt, created the software architecture, design and participated in the development of System Manager Pro software on contract for Panasonic.

### **About Merchant Link**

Growing steadily since 1993, today more than 150,000 hotel, restaurant and retail locations trust Merchant Link to connect them to all parties involved in a payment transaction, from card swipe through settlement. Beyond this core gateway solution, Merchant Link removes the risk and hassle from payment processing with secure solutions and comprehensive support, allowing merchants to get out of the credit card business and focus on their core mission.

In all subsequent communications, the credit card is referenced using the token. The token retains the last 4 digits of the payment card number, so the receipt can be used for chargeback or retrieval purposes. In addition, the token remains associated with the card (vs. a transaction) it can be used for folio consolidation, customer analytics and marketing purposes.

## Are SMPLink and TransactionVault separate installations?

Yes, SMPLink and TransactionVault are separate technologies with separate installation. However, neither is very time consuming. SMPLink should be installed first by an authorized SMPLink dealer and then TransactionVault by Merchant Link's Implementation Team.

## Where do I get support?

Merchant Link will support your account from our 24x7x365 Help Desk. Bunt Software will provide second level support for SMPLink. Most issues will be addressed by Merchant Link. Merchant Link's industry-leading "One-Call-Solves-All" support offers the highest level of support in the payment processing market, assisting customers with any transaction issue or question they may have. In addition, the company's installation, product and technical teams thoroughly test, monitor, troubleshoot and support our solutions before and after implementation to ensure efficient operation and accurate processing.

## Why is PCI so complicated?

The PCI DSS is a response within the industry to address the ever increasing threat of data theft by increasingly sophisticated hackers. The standards covers all technical and operational system components included in or connected to cardholder data and are meant to provide a comprehensive set of requirements for enhancing payment account data security. It's a serious problem – more than 234 million records with sensitive information have been breached since January 2005, according to Privacy Rights Clearinghouse.org. Merchant-based vulnerabilities may appear almost anywhere in the card-processing ecosystem including point-of-sale devices; personal computers or servers; wireless hotspots or Web shopping applications; in paper-based storage systems; and unsecured transmission of cardholder data to service providers.

No matter the cost to upgrade and fortify your existing systems, it's only a fraction of the total cost of a breach. A single breach can force small operators out of business. We believe the best way to protect against a breach is to make sure there isn't data for the thieves to steal. SMPLink with TransactionVault makes attaining and maintaining PCI compliance easy, and gives you peace of mind.

## How much does SMPLink cost?

An authorized SMPLink dealer can provide you with pricing details. In some cases, you may require a patch or installation of software first before SMPLink can be loaded. Only an authorized SMPLink dealer can determine these costs.

## How much does TransactionVault cost?

- **Ongoing Fees:** TransactionVault has a monthly fee of \$20 per month in addition to Merchant Link's gateway services.
- **One Time Fees:** Merchant Link has a one time fee of \$100 to upgrade.

## How do I get going?

Please take a moment to submit your contact information using the form [on this page](#) and we'll contact you right away to answer any questions you may have.