



IMPORTANT SECURITY UPDATES FROM SUPERIOR FINANCIAL SYSTEMS REGARDING YOUR MERCHANT ACCOUNT

Visa and MasterCard have announced some new changes to the operating rules for merchant accounts. Please read through the items below, and contact Superior Financial Systems Customer Service department if you have any questions. Our contact information is included at the bottom of this announcement.

UPDATES TO TERMINAL PROGRAMMING

Updates are now available for the VX and FD line of terminals to accept the following updates:

- Series 2 MasterCard acceptance (Vx520, Vx680, all FD terminals)
- EMV programming (for the Vx680 specifically)

The Series 2 MC update is mandatory per MasterCard, and merchants will be required to schedule a reprogram for their equipment. Merchants who are using old equipment (Nurit, Omni, Hypercom, Vx510 terminals) will need to purchase new equipment to handle the Series 2 updates, as those terminals have been marked as end-of-life by the Card Brands. Superior Financial representatives will be contacting every merchant within the next few weeks to schedule a time for the programming update. Merchants are also welcome to call in at their convenience if they wish to complete the update right away. Programming updates are pending for Tip Adjustment and PIN Debit processing for the VX line of terminals, and is currently available for the FD line of terminals.

CHANGES TO EMV LIABILITY FOR KEYED SALES

The Card Brand associations recently announced that transactions that are keyed in a retail environment will be subject to the EMV liability shift rules. This means that merchants who have NOT upgraded their equipment to accept EMV chip transactions will not be able to dispute chargebacks for keyed sales. This rule change impacts merchants who have a retail store, and allow customers to keep a card on file for processing recurring sales. *Merchants who have not upgraded their equipment are encouraged to call into Customer Support to discuss how much of an impact this new change will have on their processing.*

SECURITY UPDATE TO TLS 1.2

The PCI Security Standards Council recently announced the disablement of the TLS 1.0 & 1.1 security protocol effective February 2018. TLS is used when connecting to the internet for credit card terminals and online transaction processing. Merchants who use physical credit card machines that connect over the internet will need to update their programming before December 2017, and will be contacted once the new programming is available. Merchants who use Authorize.net or a similar online virtual terminal will need to contact their Internet Service Providers and any Third Party POS providers to make sure they are prepared for the disablement by September 2017. Merchants who use the uCharge program will be contacted if any changes are necessary to the mobile app settings.

CUSTOMER CARE CONTACT INFORMATION

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Hours of Operation: Monday – Friday 8am to 4pm Pacific Time

SALES SUPPORT CONTACT INFORMATION

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