THE NEXT ERA OF PAYMENT TECHNOLOGY: SECURITY & RISK
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PAYMENTS ARE CHANGING

NGA and Balance Innovations: Grocery Retailing Payments Study 2015
Transaction costs have increased... 68% since 2000
CREDIT & DEBIT

Best Practices

- PCI Compliance
- Breach Protocols
- EMV and the Future
Cash Security

- Cash Counting Technology
- Cashier vs Lane Accountability
- Cash Limits in Store Safe
Mitigating Risk & Stopping Fraud

- Remote Check Deposit
- Loyalty Integration
- Negative Database
- Recovery Process
FUTURE OF PAYMENTS

- Role of Loss Prevention
- Leveraging Loyalty Programs
- ACH Payments
- Mobile Payments
- Apple Pay
- Evaluating Payment Technology
ROLE OF LOSS PREVENTION
LEVERAGING LOYALTY

Why are loyalty programs important to payments?

How can loyalty reduce fraud and mitigate risk?
ACH PAYMENTS

How does ACH work?

Cost Savings  Loyalty Cards  Existing Programs
MOBILE PAYMENTS
“People are buying credit card numbers online, then loading those same numbers into Apple Pay, in essence making themselves a handy fake credit card, without going to the trouble of making a physical fake.”

-Gizmodo.com (1/26/15)
EVALUATING PAYMENT TECHNOLOGY
Open Loop vs Closed Loop

Open Loop

Closed Loop
Data Security

Tokenization

Encryption

Hardware

Dynamic vs Static Tokenization

Apple Pay
ACH Risks & Liability

Customer Authentication
- Challenge Credit and Debit
- Online Banking Credentials
- Financial Databases

Liability on a $30 transaction: $0.03
WiFi & Network Access

WiFi Access

Cell Signal Booster
Acceptance Methods

- Barcode
- Bluetooth Low Energy
- Near Field Communications
- QR Code
- Bluetooth 4.0
Mobile Commerce... it’s not about the payment!

- Engaging the Shopper
- Enhancing the Experience
- Creating Loyalty
- Adding Value
- Seamless Checkout
Questions?

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