



PCAMERICA

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In 2010, retailers and restaurateurs will invest more of their IT spending on technology that will enable them to access data anywhere, anytime and also invest in tools that help them creatively engage their customers to generate repeat business. Small business owners are more aggressively seeking tools traditionally adopted by large businesses and will bring these technology dollars to vendors with monthly service fees that have low upfront investment. Meanwhile, larger businesses will be split between hosted services and hosting their own technology for long-term savings.

With the current economy challenging businesses to do more with fewer resources, owners are searching for new and innovative ways to become more productive. An increased number will turn to reporting and store management tools that they can access from the web or from smart phones. This will enable them to stay informed and respond to situations even when they are away from their business. Most businesses will drive their technology dollars to point of sale providers that can host the technology for them at a low monthly service charge. This eliminates the need for the retail store or restaurant to invest in expensive servers and IT systems.

Business owners are also looking for innovative ways to generate business and ring up customers. Web-based options such as online ordering for restaurants and e-commerce shopping carts for retail stores as well as self-ordering kiosks located inside of the business will continue to increase in popularity as small businesses look for new ways to interact with their customers. Both technologies are "cool" ways to order and are appealing to tech-savvy consumers. These ordering tools will not only decrease labor costs but also incorporate suggestive up selling which helps increase the average ticket amount.

At the same time, business owners are increasingly investing in systems that engage with their customers and encourage repeat business. More businesses are introducing or enhancing customer loyalty offerings, plans that are designed to reward their customers for repeat business. In 2010, a few innovative businesses will adopt technology that ties their business and point of sale systems with social networking systems such as Facebook or Twitter. Early adopters will pave the way for social marketing to be a mainstream part of their business solution in 2011.



PAYMENT PROCESSING, INC. (PPI)

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In 2008, there were 656 security breaches reported, which is a 47 percent increase over the previous year. And with thieves looking for new and innovative ways to get unauthorized access to cardholder data, this trend is expected to continue to rise.

According to Visa USA Inc., many of these data breaches occurred in small to midsize merchants in the retail and restaurant industries. This punctuates the need for point of sale resellers and software developers to commit the necessary time and resources to ensure that the POS solutions they offer are PCI DSS or PA-DSS compliant.

In October 2007, Visa announced new payment application security mandates. Although directed at acquirers and their agents, the mandates impact both resellers and software developers by specifying that their customers use compliant applications to process credit card transactions. Effective October 1, 2009, acquirers and their agents were to decertify all vulnerable payment applications. They will be allowed to board businesses using only compliant applications after July 1, 2010.

To ensure that resellers are offering payment processing solutions that are compliant they must take two initial steps. First, verify that the POS software solutions they resell are PCI DSS or PA-DSS compliant. Then work with their merchant to ensure that their location is PCI DSS compliant. However, being PCI compliant will never 100 percent ensure that your client will not be breached. Savvy resellers realize the need to go beyond PCI compliance by offering a payment processing solution that encrypts credit card data at the swipe. The process of encrypting data ensures the safety of your client and their customer because thieves cannot steal what they cannot read.



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In 2009, an unfortunate result of the recent economic slowdown is that many companies elected to hold off on any unnecessary spending, causing IT projects to be delayed, put on hold, or cancelled. For many channel partners, this meant it was not a matter of whether or not they close the deal-but rather when they close.

And because of limited credit availability for businesses, the channel will be forced to deal with prospects that consider options like downsizing the scope of projects, purchasing refurbished equipment, or leasing instead of purchasing as a means to