Secure Credit Card Processing with RetailEdge: How It Works

Blog · https://retailedge.com/docs/secure-credit-card-processing-with-retailedge-how-it-works

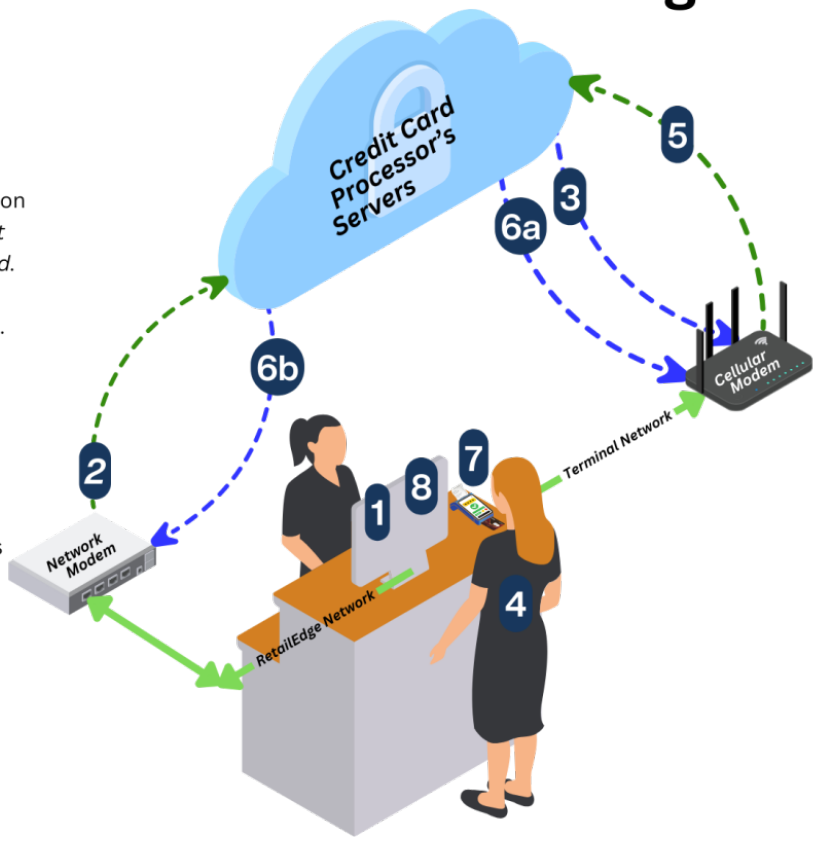
Our technical support is asked from time to time whether the credit card processing in RetailEdge is secure and how sensitive credit card information is handled.

How Does The Process Work?

A picture of how the data flows between RetailEdge and the processor when processing credit cards is shown on the image below. As shown, RetailEdge never touches sensitive credit card information. The credit card terminal is the only place where sensitive data is collected (securely) and transmitted to the processor.

Integrated Credit Card Processing Data Flow

1. Clerk posts sale to credit card payment method and presses button to start credit card process.
2. RetailEdge sends the transaction amount to processor. *No credit card information is transmitted.*
3. Processor sends transaction amount to credit card terminal.
4. Customer enters credit card information and approves transaction amount.
5. Credit card information is *securely* transmitted to credit card processor's servers.
6. (a and b) Approval or Decline is transmitted to RetailEdge and the credit card terminal.
7. Customer removes card and completes the sale.
8. RetailEdge posts the sale.



Is It Secure?

Yes. Again RetailEdge never transmits or stores any credit card and so is considered out of scope from PCI. As shown in the image, RetailEdge does not store or transmit any sensitive credit card information. The credit card terminal manages all the credit card information providing end-to-end encryption for every transaction at the point of swipe, dip, or tap and tokenizing the data once it reaches their servers.

Even Though The Process Is Secure, Can I Remove Credit Card Processing From My Main Network?

Yes. Most people have the processing and RetailEdge securely running on the same network, however if you want to move processing from your main network to a secondary network you can do this easily with our Card Connect (Fiserv Integrated) and Worldpay integrations. There have been data breaches from major retailers (Target), where sensitive data was taken from them through the

HVAC systems, so moving credit card processing to a separate network could prevent this pitfall.

Can I Process Credit Cards Offline?

No. There are mechanisms to do this (i.e., **store and forward**) however we have not implemented this in RetailEdge. Mostly because if you are processing credit cards off line, you don't get an approval from the processor until you get back online and submit the transactions that were processed offline. Some of our customers with their previous POS software have had problems with credit cards being declined after the fact. If this happens, then you do not get the money for the sale and sometimes store and forward is referred to as **pay and pray** for this reason.

If you think that you might experience internet downtime, then you should consider getting a cellular fallback router or having a cellular modem on a separate network as shown in the image. Cellular modems can range from $150-$600 and cellular plans can be had for as low as $20/month. If you are working from a laptop, you can always create a mobile hotspot behind your phone as many people do when going to trunk or trade shows. Remember, **RetailEdge is an on-premise software** where your data is always on your computer and accessible. So even if you can't process credit cards, you can always process the sale as a cash sale in RetailEdge without internet connectivity.