

CHIP-AND-PIN—CHANGES TO CREDIT CARDS

BY: BRANDON MCGEE

Most of us don't travel outside of the United States much but those that have traveled at destinations around the world may have experienced some difficulty using their U.S. issued credit/debit cards. The reason for this is because of a new technology called "chip-and-PIN". Why is this an article on a water well newsletter? Well, this technology is coming to the United States and may impact you and/or your business in one way or another.

The United States has used the magnetic strip credit cards for decades. This technology isn't very secure. The reason is that the magnetic strips are coded with all of the information necessary to complete a transaction. When you swipe your card at a retailer, that information is read and stored by the credit card terminals or cash registers to complete the transaction. Hackers were able to get passed the security at Home Depot and Target and downloaded that information to create clones of the credit cards. In some locations, like ATMs, hackers are able to install a reader that would store the information when you slid your card in to get money.

So, what is chip-and-PIN technology? Credit cards will have an imbedded chip that will code for a transaction similar to the magnetic strip on your current cards. However, when used it will code it in a unique number that can only be used once. It is inserted into the credit card machine for the chip to be read and the cardholder types a PIN similar to using your card at an ATM. With the coding, if there is a data breach, the numbers obtained would be one-time use numbers and could not be used to regenerate a card number for fraudulent transactions. This is already implemented in Europe and many other countries around the world.

Credit card companies have mandated that merchants and retailers move to the new chip-and-PIN technology by October 1, 2015. However in the United States, it will be a "chip-and-sign" where your signature will be the verification instead of a PIN number. It is estimated that fraud will be reduced by 40% in the United States with this switch. How does this switch affect you?

As a consumer, this will not affect you a lot. If you haven't already, you will get a new card that will be a hybrid with an imbedded chip and a magnetic strip. Once the chip process is implemented at a retailer level, you won't swipe your card but will insert the card for the chip to be read. After that, you will sign on the screen as normal. The process for online transactions, entered transactions, or over-the-phone transactions will not change. Some merchants and retailers may have already updated their machines but have not yet activated the chip-and-PIN software yet. Eventually, magnetic strips will be phased out.

As a merchant or retailer, the process may be a little bit more entailed. If you use a credit card swipe machine, you will be encouraged to replace that machine. Some of the newer credit card machines may already have the hardware to accept the chip-and-PIN technology and just need the software updates. If not, some banks and credit card processing companies are selling machines for a reduced price to encourage merchants and retailers to replace their machines. If you have one of the older machines, you may want to contact your processing company to check on your options.

If you decide not to update your equipment, the responsibility of fraud may fall to your shoulders. With the official switch to the new technology in October, the credit card companies and banks will no longer accept responsibility for any fraud.



CLEARANCE ITEMS

Qty	Description	Price
1	2HP 1x230V Franklin Motor (14C14)	\$300
2	5HP 1x230V Franklin Motor (14D14)	\$650
3	2HP Std Franklin Control Box (14C19)	\$100
1	MQ3-35 3/4HP 1x115V (1430)	\$400

WTF fun fact #3023

Clement Vallandigham, a lawyer who, while trying to demonstrate how the victim might have accidentally shot himself, shot himself and died. He then won the case.



wtfunfact.com

For the month of May 2015

Did You Know?

While there are loosely held links to Mother's Day from Greek and early Christian celebrations, the current day we celebrate started in the early 1900's.

Prior to the civil war, Ann Reeves Jarvis started "Mothers' Day Work Clubs" to teach women how to care for their children.

When the Civil War broke out, Ann worked to care for soldiers on both sides of the war. Ann's work continued for mothers during the Civil War as well and continued after the war.

While there were other individuals that would try to create a form of Mother's Day, it would be Ann's daughter, Anna, that would create what we know today.

Shortly after Ann's death in 1905, Anna began a campaign to not only honor her mother, but to honor all mothers that sacrificed for their children.

The first Mother's Day was celebrated in 1908 in West Virginia. In 1914, President Woodrow Wilson established the second Sunday of May as Mother's Day.

By 1920, Anna had become completely disgusted with the holiday because of the commercialism from Hallmark and other retailers who capitalized on the new holiday. She spent the remainder of her days advocating to rescind Mother's Day.

She died unmarried and childless.

Visitation Schedule

5/7—Logan—Darren

5/14-15—So. Utah (Richfield, Hanksville, Moab, Blanding) - Darren

5/19-20 —Wyoming/Roosevelt—Darren/Mat

5/28-29—So. Utah (Panguitch, Cannonville, Cedar City, Enterprise, St. George) - Darren

BE WATER WISE INDOORS

BY: WATERWISEUTAH.ORG/INDOOR.HTM

Water-Saving Tips

Turn the water off when you brush your teeth.

Don't use the toilet as a trashcan. Flushing facial tissues, dental floss, and Q-tips is not a good way to dispose of these items. Aside from wasting water, plumbing and sewers aren't necessarily equipped to handle foreign objects.

Plug the sink when washing your hands and/or face.

Try to limit your showers to 5 minutes or less. Limiting your shower time can save a lot of money, as well as make everyone in your family just a little happier.

Take baths that are only 1/2 full. What do you need so much water for, anyway! Scuba Diving?

Keep a pitcher of drinking water in the fridge. That way, you won't have to leave the tap running to get a cool, refreshing drink of water!

Make sure the dishwasher and washing machine are full before running them. Not only will this save water, but it will help save energy as well!



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Product Spotlight

SOLAR POLE MOUNT SYSTEM

Delco Western is proud to introduce our new Solar Pole Mount System. Like traditional systems, the structures are sturdy and provide support for panels in adverse weather conditions. Unlike other pole mount systems, the structures and panels are assembled on ground level and then hoisted to the top of the pole using a pulley system. This saves time for assembly and there are no need for additional cranes.

These structures can also be adjusted from 0 to 90 degrees from ground level with the twist of a crank.

For additional information, contact Darren or Mike. Visit our website at Delco Western for a video to show how they work.

