

## Tech Tip Tuesday—January 22, 2019

### LCT Las Vegas

A continuing reminder that we will be exhibiting at the LCT Show in Las Vegas at the end of March. As usual, we expect to have our user meeting the afternoon of Sunday, March 24<sup>th</sup> (details will be forthcoming once we confirm the room, etc. with LCT). We also encourage you to participate in the Limo Patriot Ride ([www.limopatriotride.com](http://www.limopatriotride.com) for more details).

### Revealing Credit Card numbers

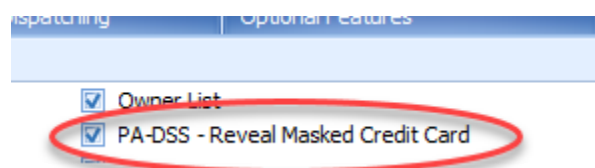
Most chauffeured transportation companies accept credit cards for payment, and generally these payments are not done real-time on the phone, but in advance. Therefore, the credit number is entered manually at the time of reservation (either on a secure website when booked online, or via telephone to an agent).

There are standards developed by the credit card industry to keep this information secure. You may have heard the phrase “PCI DSS” or “PCI Compliance”. “PCI” stands for “Payment Card Industry” and “PCI DSS” means “Payment Card Industry Data Security Standard”.

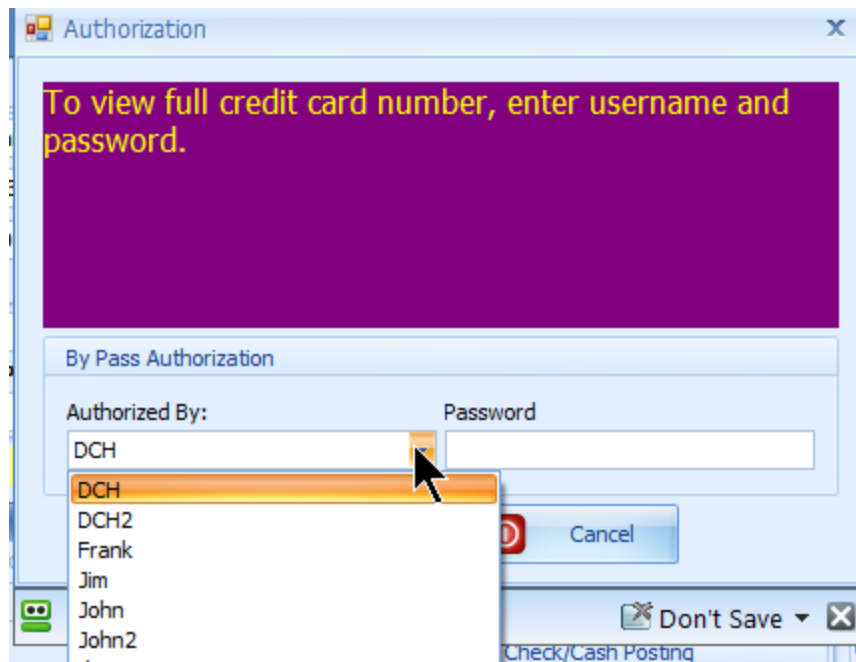
As part of complying with the standard, Livery Coach stores credit cards in the database using high-level “Triple DES” encryption so that a hacker, even if he were to penetrate your server security and obtain a copy of your database, could not read or use any credit card numbers.

Further, as part of the PCI Standard, when a user sees a screen (even in your office) that contains a credit card number, the number must be masked—that is, only the first 4 and last 4 digits of the card number can show (for identification purposes). Seeing the entire number is on a “need to know” basis.

Livery Coach controls this through the security setting “PA-DSS – Reveal Masked Credit Card”. (“PA-DSS” stands for “Payment Application - Data Security Standard”)



If this box is checked, then that user will be able to see an entire credit card number by clicking in the credit card number box in the payment screen of a trip. Note that the user must enter his/her password again to reveal the number (to prevent a co-worker taking advantage of an idle screen).



We strongly recommend limiting who has this ability, as generally there should be no need for an agent to see the entire credit card number. If an agent did need to see a number, he/she could call over a supervisor who could then authorize the viewing by selecting his/her own Userid and entering a password.

Once the credit card number is viewed, a permanent record is stored in the touch log of the trip, showing who viewed what card when.

