

# Retail CIO Outlook

OCTOBER 27, 2016

## COMPANY OF THE MONTH



John White,  
CTO/EVP,  
Signature Systems, Inc.

## IN MY OPINION

Don Scheibenreif,  
VP-Distinguished Analyst,  
Gartner

## CIO INSIGHTS

Matt Meier,  
VP & CIO,  
Whirlpool Corporation

# CEGID

**CLOUD POS LEADER  
FOR OMNICHANNEL  
RETAILERS**

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# Signature Systems, Inc.

## PCI Compliance for Quick Service Restaurants and Pizzerias

By Nisha Sahadev



John White,  
CTO/EVP

**“T**he biggest trend since EMV was introduced in the U.S., is the capability to accept compliant mobile payments—Pay-at-the-table, pay-at-the-curbside, and pay-at-the-door,” enunciates John White, CTO/EVP, Signature Systems, Inc. “Being EMV compliant protects merchants from frauds and liability chargebacks.” To counter the ever-increasing incidences of data breaches and network hacking, the payment card companies today strictly enforce a myriad of requirements set forth with PCI DSS (Payment Card Industry Data Security Standards) and EMV (chip card) compliance standards. As such, Quick Service Restaurants (QSRs) and pizzerias accepting credit/debit cards are stuck with the onus of comprehending these mandates and seeking third-party companies that can assist them in becoming and remaining PCI compliant. “In the quick-service industry Pay-at-the-door can be a game changer for deliveries, where leveraging a POS with EMV-compliant solutions and security solutions can be a turnkey option for merchants.”

With an extensive and credible experience that spans 30 years, Signature Systems, Inc., caters specifically to the restaurant industry with their award-winning, fully integrated point-of-sale (POS) system. The firm has managed to place themselves well ahead of the compliance curve by developing a comprehensive cyber-security solution to holistically protect both card and company data, in turn simplifying the complexities of PCI compliance. “We pride ourselves on providing feature-rich,

enterprise-ready, PCI compliant POS systems to the quick service industry,” extols White. “We also realize that our tenure in the restaurant space has made us uniquely qualified to provide our compliant cyber-security solution to any merchant—regardless of the POS they are using.”

### QSRs and Mobile EMV

Signature Systems has also harnessed the technology for accepting compliant mobile EMV (chip card) payments for pay-at-the-table, pay-at-curbside, and pay-at-the-door. While its EMV solution for POS was in place well prior to the advent of the October 2015 liability shift in which credit card companies shifted the costs of card fraud away from themselves and on to merchants who continue to swipe chip cards rather than using a compliant EMV card reader for card processing, the quick

### A Cybersecurity Offering for PCI Compliance

Constantly assessing best-in-breed security solutions, Signature Systems prides itself for being the only QSR POS provider to offer a holistic, in-house, compliant, cybersecurity solution with remediation. “There are three kinds of data that we’re concerned about, that is data in use, data in motion, and data at rest and our solution called PDQ Vision covers all that and goes beyond the requirements mandated by PCI,” delineates White.

As a part of their security offering, PDQ Vision is a feature-rich platform that combines a unified, managed suite of next-gen products: Unified Threat Management (UTM), Endpoint, and Unified Security Management (USM) with Security Intelligence and Monitoring. This state-of-the-art, award-winning platform also provides incident remediation. PDQ

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**Our award-winning, PCI compliant security platform comes with our feature-rich POS system or standalone in concert with your current POS provider**

service industry—especially merchants who offer delivery—ultimately needed a solution that enabled them to accept EMV payments from a mobile device. “That was the driving factor for us to be a leader in the EMV mobile payment space,” said White. “With EMV ‘card present,’ the merchant is protected against chargebacks and card fraud, so our compliant pay-at-the-door solution is a real game changer for pizzerias and QSRs.”

For their groundbreaking work in mobile EMV, Signature Systems was recently honored with the “POS Pacesetter Award” for innovation from the Restaurant Service Providers Association (RSPA) and Business Solutions.

Vision plays a crucial role in simplifying the complexities of PCI compliance and is also available as a stand-alone offering for merchants who do not own PDQ POS.

“We go one step further in providing the incident remediation which is a huge differentiation for us among other POS providers as we’re not only monitoring for all these threats and vulnerabilities,” extols White. “We’re actually going into our customers’ networks and remediating them and applying patches and identifying threats real-time, 24/7.”

### Paving the Road Ahead

With a culture that raises the bar for excellence and then resets the bar even

higher the next time, the Signature Systems leadership team maintains its top-rated industry position by using the voice of the customer as a guide for the ongoing creation of innovative solutions. “I don’t want to be the “second elephant”, trunk-to-rear behind the leader,” said White, jovially. “After all, with technology, it’s all about vision—being out in front and way ahead of the curve!”



Moving ahead, Signature Systems has plans for geographic expansion in Canada to cater to the POS needs of independent pizzerias. “There’s a lack of meaningful competition with regard to serving independent pizzerias in Canada,” elaborates White. “And competition among providers is a advantage for the merchants.” The firm has taken into account customer feedback and industry trends to populate their POS roadmap with features and enhancements to aggregate big data, engage more customers, and effectively leverage smart device technologies.

Clearly, Signature Systems’ 30-year tenure as a POS provider to quick service restaurants and pizzerias gives the firm an unparalleled understanding of the industry’s unique cyber-security needs. **RC**

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## TOP 10 Retail POS Solution Providers 2016

E-commerce and online retail have long become the norms of shopping, and it is not too surprising to see retailers seeking a much-needed dose of technology to capture the millennial crowd. With the millennial generation expected to become the nation's largest consumer buying group by the next decade, generating an estimated \$1.4 trillion in spending by 2020, technology providers are gearing up with software platforms and systems aiming to retrofit the retail Point of Sale (POS) terminals.

With the power of big data, advanced analytics, and face detection, POS personnel can get a customer's complete shopping history, customized preferences, and other intricate details so as to enhance the overall consumer experience. Reliable cloud-based retail platforms have replaced the legacy counter machines to monitor and control the end-to-end value chain, from inventory

management to customer checkout. Technologies such as smart price tagging that can change prices dynamically, augmented reality aided trial rooms, and packaging techniques that track and alert shop owners about the end-of-life of perishable goods have also begun to surface the retail arena.

In an effort to facilitate the shift towards automated retail paradigms, a panel of prominent CEOs, CIOs, VCs, analysts, along with the Retail CIO Outlook editorial board has assessed scores of retail POS solution providers and picked out a list of prime choices.

We have considered the vendor's ability in designing and building advanced POS solutions that cater to the retail needs, at the same time adding to its functional and productive flair. We present to you Retail CIO Outlook's Top 10 Retail POS Solution Providers 2016.



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**Company:**  
Signature Systems, Inc.

**Description:**  
Award-winning POS provider to quick service restaurants and pizzerias and provider of managed, PCI compliant cyber-security solutions, with threat remediation and PCI simplification

**Key Person:**  
John White,  
CTO/EVP

**Website:**  
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