FACTA
ALL POS*VR VERSIONS

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The **Fair and Accurate Credit Transaction Act (FACTA)** - is an amendment to FCRA (Fair Credit Reporting Act) that was added, primarily, to protect consumers from identity theft. In compliance with FACTA requirements, we are making changes to the display of credit card data by masking all numbers within the credit card string except for the last 4 digits. The last 4 digits will only be exposed to the printed receipt, and any POS related reporting and record keeping.

1 SUPPORTED VERSIONS

All versions of POS*VR

2 FUNCTIONAL IMPACT

2.1 FUNCTIONAL CHANGES

- **Problem**: FACTA compliance requires the first digit of credit card numbers be masked on receipts. This includes only exposing the last 4 digits of the credit card numbers.

  Solution: Mask all digits of the credit card number except for the last 4 digits of primary account number (PAN) on all receipts.

2.2 FUNCTIONAL ENHANCEMENTS

- None

2.3 NEW FUNCTIONS

- None

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3 SUPPORT CONTACT INFORMATION

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