focusonTECH

New MasterCard, Visa features, Malware-bytes security software in the news

By Art Snyder

In some ways, cash is disappearing. No, that doesn't mean pickpockets are on the loose or embezzlers are lurking at your rink. Cash literally is on its way out, thanks to society's move to all-purpose credit cards from Master-Card and Visa. Very important changes are under way for the months ahead, so be sure to read the details below. And, there are reviews of a fantastic security program, Malwarebytes; an all-in-one printer from Brother; an encryption program, TrueCrypt; Photoshop® Elements graphics software; and more. Please continue, below.

MasterCard, Visa look to the future

The future is almost here, and you'll see it soon enough throughout your rink, from your front door to your foodservice, redemption, skate shop, vending and game areas, and via any Web site or other online locale where you offer digital transactions. Plus, you'll make more money, and do it faster. That's what is in store when your customers get their updated, high-tech credit cards from MasterCard and Visa. These new cards have what is termed "Display Card" technology. Such cards have an embedded, touch-sensitive numeric keyboard (number buttons) and a small LCD screen. Both features work wirelessly with financial networks, much like the interactive technology of cell phones, dish television and other wireless devices. A three-year battery is embedded into the card, to power its usage. A Display Card's buttons and screen enhance the features and versatility of such cards. This lets users generate a one-time-only password, for example, for added authentication security during some financial dealings. Or, the card can be PIN-enabled, for extra security, when needed. According to MasterCard, Display Card technology lets people use their cards as they normally do — conveniently — whether the card is formulated as a credit card, debit card or ATM card, should your rink have an automated teller machine, for example. The extra authentication is increasingly becoming the norm, as banks nationwide move toward this requirement with all but the smallest transactions, and this procedure provides more safety and allows faster validation of cards, to speed up customer-merchant transactions. Further, Display

Card technology will help reduce fraud, along with contingent charges and other costs, to reduce cost pressure on card licensing agreements between merchants like rinks and institutions that issue cards from MasterCard and Visa. Because of the improved features of Display Card technology, swipe-free card use, increasingly the norm with low-cost transactions, such as buying a Mountain Dew and a bag of Doritos, becomes faster and more secure at your rink. This will be a major boon to rink sales at most profit centers. Display Card technology also eliminates any need for a separate validation device, an extra card-use cost, because this type of card offers two-factor certification by itself. The Display Card also eliminates the necessity of text-message or email authentication, which is the bane of

many small merchants. To take advantage of some of the new Display Card features, a cardholder just taps buttons on the card, and the screen — on the front of a MasterCard and on the back of a Visa card — allows a display of each one-time-only password. When transactions don't call for two-factor authentication, the customer's card works just like his or her regular credit, debit or ATM card. Additionally, with safety, society is becoming increasingly cashless, and that results in credit and debit card dependency, which exposes users to sophisticated hacking and other illegal behavior. This often means thieves steal card numbers through handheld devices that can read radio-frequency-identified (RFID) cards, a technology embedded into current-generation cards from MasterCard and Visa, among others. A Display Card, however, will thwart such bad behavior. And, with Display Card technology, banks and other issuers will have better, faster interactivity to silently authenticate a card's use, and at the same time, alert the merchant — Pronto! — if the card is lost, stolen or otherwise compromised. As if all this Display Card news weren't enough, financial institutions say the card's LCD screen will provide even

greater features further ahead, such as informing the card user of his or her balance or listing recent transactions. And an enhanced, QWERTY keyboard is in development, to allow the card to work with any A-to-Z needs. Display Card technology already is utilized in Europe, the Far East and elsewhere, so later this year, look to your local financial institution for news about the U.S. debut of new-generation Display Card technology from MasterCard and Visa. It's on the way!

Brother Business Smart MFC-J4510DW printer

Multifunction inkjets are increasingly the norm at rinks, for good reason. The units are compact and let you print, fax, scan and copy. Unless you do a lot of printing or copying, you won't need

a dedicated printer or copier, and a multifunction inkjet will do the job (faxing and scanning generally are infrequent, so very seldom do you need a fax- or scan-only device). To this economical end, the Brother Business Smart MFC-J4510DW all-in-one device stands out. Its $200 list price is a bargain for the capabilities, durability and small footprint of the machine. It handles paper up to 11 by 17 inches, which is an effective size for much of your in-rink signage. The unit's large, interactive touchscreen allows easy use of its many settings. Also, the MFC-4510DW can be connected wirelessly to your computer, for better ease of use and less clutter. The device has a recommended monthly duty cycle of 2,000 pages and a two-year warranty. Speeds for printing text and photographs are reliably fast, and scanning speeds are excellent. Costs for replacement ink cartridges are among the lowest for inkjet printers, a strong plus. In all, the Brother Business Smart MFC-J4510DW all-in-one gets a big thumbs-up for rink applications.

Malwarebytes Anti-Malware Business

As longtime readers of this column know, I'm as frugal with my business

dollar as you are, and I only recommend products, software and services that hold to those values. That's why I give a very green light to Malwarebytes Anti-Malware Business. It's a software security program that is as heavy duty and comprehensive as any I have seen and tested. Once you download Malwarebytes Anti-Malware Business from Malwarebytes.org, you simply click and install the program, then click it to scan and scrub your computer hard drive and any connected external drives and storage devices of malicious programs, software, executables and other trickery that can ruin your computer. It then runs silently in the background, giving you full-time, on-the-fly protection. And lots of peace of mind. Moreover, the software automatically downloads daily updates, to keep protection fresh and current. For greater, deeper safety, Malwarebytes Anti-Malware Business is compatible with any anti-virus programs you might have running. A trial version of Malwarebytes Anti-Malware Business is free, and should you decide to upgrade to the full program, and I recommend it, the cost is $24.95 (with a 30-day money-back guarantee). Do it today.

Adobe® Photoshop® Elements 11

Adobe® Photoshop® Elements 11 is today's top-selling consumer photo editing software, with good reason. It's powerful, versatile and easy to use as you edit photographs, graphics and video to share via the Web, YouTube or Facebook, for example, or print out on photo paper for true-to-life results. When you need graphics of skaters and your logo for media and school releases, for example, Photoshop® Elements 11 helps you to quickly and intuitively tweak, crop and enhance digital images so they look their best. Or if you take keepsake photos — to hand out, use on social media or hang on rink display walls — during birthday, school, business or church sessions, you'll be able to automatically improve digital images with the click of a button in the program. Then print, for superb results. Adobe® Photoshop® Elements 11 typically is discounted to about $50, and this version of the program should suffice for years (I used an early version of Elements for six years, until I felt like upgrading). The program is downloadable for Windows XP or later from your favorite download site, or you can