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Calling

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Times  
Await



February 2024

# Bulletin

Riverside Downtown Business Improvement District

## Learn about 'Visit Riverside' and 'Discover Riverside'

Join us for a very special luncheon event on Tuesday, February 27, 2024 at the Riverside Convention Center. Kaitlin Reiersen of the City of Riverside's Office of Communications will present on the City's new destination initiative, "Visit Riverside". The website will promote the city, its amenities and attractions, and reasons to visit. More importantly, the website will offer businesses and other entities the opportunity to list themselves on the website, offering an invaluable means of promotion at no cost. Don't wait – submit your business information today at [VisitRiverside.com](http://VisitRiverside.com)

Shaheen Roostai, Executive Director of the Riverside Convention and Visitors Bureau, will also join to present on the Bureau's new website, "Discover Riverside", which will promote the city and the Riverside Convention Center as a great location for conventions, meetings, and other events. Similarly, their website will offer opportunities for businesses and other entities to promote themselves at no cost.

The two websites will greatly enhance Riverside's destination marketing efforts. To encourage businesses and other entities to attend and learn more, there will be a no-cost option to attend the presentations. There will also be a sponsored luncheon showcasing the Riverside Convention Center and its culinary talents at a cost of \$15 per person for up to 100 attendees. The luncheon will start at 11:30 am while the presentations will start at Noon.

Both options require registration and the sponsored luncheon will require pre-payment. To register for the no-cost option, call or email RDP at 951-781-7335 or email [janice@riversidedowntown.org](mailto:janice@riversidedowntown.org). To register for the sponsored luncheon, call RDP for details.

RDP, the Riverside Convention and Visitors Bureau, and the Riverside Convention Center are sponsors of the event with the latter providing complimentary parking.



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The February 27, 2024 Luncheon will be held at the Riverside Convention Center and will be a special event for businesses to learn about the two new websites dedicated to attracting people and businesses to Riverside. Learn about 'Visit Riverside' and 'Discover Riverside'



## Black History Parade and Expo Returns

One of California's longest running Black History Parades returns for its 44th year on Saturday, February 10th starting at 10 am. The Annual Riverside Black History Parade and Expo starts at Riverside City College at the corner of Terracina and Magnolia Avenue and ends at the Historic County Court House located on Main Street between 10th and 11th Streets. The Parade features local government officials, churches, bands, sports teams, dance teams and more.


The Expo features over vendors offering cultural food, artifacts, clothing, books, information booths, recruitments and an event stage showcasing local entertainment. The



event is a celebration of the history and contributions of African Americans and is one for the entire community, bringing inclusiveness within the community by celebrating Black History and attracting thousands of attendees annually.

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The Adrian Dell and Carmen Roberts Foundation (Black History Month Committee of Riverside) is a 501(c) 3 not-for-profit organization, consisting of dedicated volunteers focused on the development of

events and activities that promote positive family and cultural interaction in a cross section of communities. For more information and how you can support the event, visit [www.adcrfoundation.org](http://www.adcrfoundation.org). 


## Riverside Philharmonic Celebrates Black History Month

In a musical celebration of Black History Month, the Riverside Philharmonic will showcase the talents of Black composers William Dawson, Florence Price, and Chris Woods. These highly talented composers wrote compositions featuring intricate texture, musical messaging, and sheer beauty. Maestro Tomasz Golka will conduct the world premiere of Concerto Cinematique by Chris Woods, who is also the Composer in Residence for the Riverside Philharmonic.

Composing during the pandemic as an outlet for creative expression, Woods posted excerpts on Instagram and Facebook. Golka took notice, and offered a commission for the finished concerto, sponsored by board members and long-time patrons Kathy Wright and Dwight Tate.


After intermission, the orchestra will perform in its entirety the ground-breaking Negro Folk Symphony,

the 1934 masterpiece by William Dawson. Filled with passion and skill, this piece, which has its foundation in Negro spirituals, has an emotional intensity comparable to pieces by Mahler and Brahms. Dawson added Gershwin-like jazz rhythms to create an even more layered musical complexity. The Symphony's three movements include The Bond of Africa, Hope in the Night, and O, Le' Me Shine, for which this concert was named.

The Riverside Philharmonic will perform the concert entitled O, Le' Me Shine on Saturday, February 24, 2024 at 7:30 pm at Riverside City College's Coil School for the Arts, 3890 University Avenue, Riverside CA 92501. Tickets range from \$40-\$100, including parking in an enclosed garage next to the concert, and are available at [www.RiversidePhilharmonic.org](http://www.RiversidePhilharmonic.org) 

## Spring Clean-up Ahead!


RDP is partnering with the Arlington Business Partnership (ABP) and Keep Riverside Clean and Beautiful (KRCB) on a Spring Clean-up on Saturday, March 16, 2024 from 8 am to 10 am. In downtown, the area to be cleaned will be University to Mission Inn, Orange to Market, and Main from City Hall to

5th Street. However all downtown businesses are encouraged to "clean-up" by their business that day. KRCB will provide free clean-up kits to any downtown business interested in participating. Look for more details in the March 16, 2024 BID Bulletin. 

## Save the Date for the RDP Annual Meeting and Awards Ceremony

The Riverside Downtown Partnership (RDP) will host its 36th Annual Meeting and Awards Ceremony on Wednesday, March 20, 2024 at the Historic Mission Inn Hotel and Spa. Award recipients will be Dwight Tate for the Roy Hord 'Volunteer of the Year' Award, The Cheech Marin Center for Chicano Arts and Culture for the Arts and Culture Award, the Riverside Convention Center for the Business Activity Award, the Riverside Insect Fair for the Downtown Event Award, the Civil Rights Institute of Inland Southern California for the Downtown Improvement Award, and Project Connect for the Safety and Security Award. There will be a Special Chair's Recognition of Multi-Housing District Patrol for security services provided during the pandemic. David St. Pierre will be recognized posthumously with the Chair's Award in consideration of his many contributions to Riverside prior to his passing.

The RDP Annual Meeting and Awards Ceremony begins with a no-host reception at 5:30 pm, followed by dinner, the awards ceremony, and then recognition of RDP Board members. Reserve early and save - prior to February 23, 2024 tickets are \$145 per person and \$1,400 for a table of ten, and after February 23, 2024 tickets are \$155 per person and \$1,500 for a table of ten. Meal options will be Beef, Chicken, or Vegetarian/Vegan. Call 951-781-7335 for reservations.

Sponsorship opportunities are available starting at \$500. All sponsors receive a number of complimentary tickets and recognition in print material and social media depending on the level of sponsorship. RDP is also looking for donated items such as tickets, gift certificates, and gift baskets for the opportunity drawing. All proceeds raised are used to offset the costs of the Annual Meeting and Awards Ceremony. To sponsor or donate, contact the RDP Office at 951-781-7335. 

# Supervisor's Message – Kevin's Corner

*Contributed by Supervisor Kevin Jeffries*



**Is The Tax Ballot Measure coming?** If you have been following the actions of the (independent) Riverside County Transportation Commission (RCTC), then you have an inkling that a new Riverside County sales tax proposal is swirling around waiting for the RCTC commission (1 rep from each city and all 5 county supervisors) to decide if the November 2024 ballot will contain

a proposed sales tax increase to help fund freeway and highway improvements (and a bunch of other related items). To learn a little more about the proposal, look at The Press Enterprise article (link shown below). <https://www.pressenterprise.com/2024/01/19/riverside-county-voters-could-be-asked-to-tax-themselves-for-better-roads/>

**The Countdown** – I still have 10 months before I pack everything up and ride off into the sunset (and no, I am not letting my critics start packing early for me) – but I am undeniably starting to feel time starting to run out. It's not yet adversely impacting my ability to finalize efforts or get improvements underway or see certain policy changes implemented before I leave – but it's likely coming. But aside from those larger issues, much of what we (our office & staff) do on a daily basis is run interference for local residents and small business owners who are simply seeking help, trying to get a county permit, or

are otherwise just frustrated or lost dealing with a big bureaucratic maze. Each County Supervisor has roughly 500,000 residents (plus thousands of local businesses), and we can easily have a dozen or more people asking for help each business day on any item you can imagine (building permits, restaurant inspections, economic / business assistance, housing needs, social services, roads, sheriff reports, jails, agriculture, animal control, veteran's services – with 40+ departments the list goes on. Our office will continue until the last day advocating for our residents and small businesses. Being a County Supervisor is arguably one of the best non-partisan political jobs in the State of California. You can accomplish a LOT for the residents, but the position also comes with a lot of political perks and authority. It is incredibly important that whoever fills these 5 seats NOT be seduced by the position and not feel they are entitled to always hold it. The first election to fill my seat will be held on March 5th.

**In closing** - I want to briefly mention the passing of a very classy lady who spoke softly but always carried a big stick to help make necessary community changes and fight for her city. She was a great friend to hundreds if not thousands in and around Riverside. My condolences to the family of Ofelia Valdez-Yeager. She was a true community servant who didn't care much for being in the limelight but always fought to make things better. RIP 🙏

## Mayor's Message - 2024 SOTC in Review

*Contributed by Mayor Patricia Lock Dawson*



As we began the new year, I was in full swing preparing for the 2024 State of the City Address – my second in-person address since my election in 2020. 2023 was a record year of achievements for the City of Riverside (see last month's article for a

more in-depth breakdown of our fantastic year!), but we are just getting started! Following last year's theme, *Riverside by Design*, this year's theme was **Riverside In Motion**.

We've all heard Riverside is on the verge of transforming into the city we all know it can be, but this notion could not be further from the truth! Riverside is here and we are actively building our future today. We are fully in motion, directed by the beliefs of our common values, we are poised to meet the unique challenges of a changing world. However, for this year's state of the city, the word motion meant more than just being on the move. Each

letter represents a guiding principle for how we are building and telling our story.

Our **M**ission in Riverside is creating and maintaining a high quality of life centered around public safety, reliable infrastructure, and more. We have an incredible **O**pportunity to support a thriving economy in developing our clusters of industry, but we can't do this without the **T**alent. We need great talent to support this effort, and our universities are leading the way in this regard. We must always be moving forward with **I**nclusion as a guiding principle, supporting the diversity and inclusion which makes Riverside unique and vibrant. We have a great reason to maintain our Optimism because of historic gains in repairing infrastructure and securing the critical funding to do so, quicker than anticipated. This all leads to the **N**ow, celebrating our progress as we look towards the future of what tomorrow will bring. This is what Riverside being in **MOTION** means to me. We ARE the city of arts and innovation, and we lead at every level. We must all take ownership of our efforts to reach the destination that we've designed for Riverside, together.





# COUNCIL CORNER

## Ward One Council Update

Contributed by Councilwoman Erin Edwards

There is much in motion for Riverside in February and beyond. The year kicked off with a City Council Retreat, where the Mayor and seven Councilmembers each shared three priorities and a moonshot (what would we do if we could not fail?). Our 24 priorities can be summarized by five areas of focus: 1) Improving outdoor and natural spaces with an emphasis agriculture for the future; 2) Public safety; 3) Solutions to housing and homelessness; 4) Support for businesses and strong corridors of commerce; and 5) Short & long-term planning for budgets and workplans.

Mayor Patricia Lock Dawson also delivered the annual State of the City, where she presented on public safety, economic development, infrastructure, and housing and homelessness.


Here's what else you need to know this February.

- On February 3rd, The Cheech presents its newest exhibit by Judithe Hernandez, "Beyond Myself, Somewhere, I Wait For My Arrival".
- Tune into Riverside County Transit Agency's presentation on their draft traffic relief plan during the February 6th City Council afternoon session.
- Happy Black History Month! Celebrate with the Black History Parade and Expo on February 10th at 10 am.

- The Housing and Homelessness Committee will discuss a \$10 million allocation from the State's Homeless Housing, Assistance and Prevention (HHAP) Grant Program. We will also discuss a new fund to support affordable housing. The meeting takes place on February 26th at 3:30 pm.



The ARPA Small and Micro Business Grant is still open for applications—apply at [bit.ly/rsmbg23](https://bit.ly/rsmbg23). I am proud to share that \$185,000 in grants have been invested in Riverside's businesses through this program since November 30, and our teams are eager to continue assisting more businesses. Get your application in today and watch the tutorial on the webpage if you have any questions. You can also call the United Way at 951-697-4700 x 6102 for direct assistance.

Keep your eye out on my social media for my office hours this February. Reach me at 951-783-7811 or at [EEedwards@RiversideCA.gov](mailto:EEedwards@RiversideCA.gov) to share your thoughts and ideas. 

## Arts Corner - Riverside Artswalk - Artist Spotlight: David Bacon

*Contributed by Rachael Dzikonski, Executive Director – Riverside Arts Council*



The new year brings a fresh start for many with new goals and plans on making the new year better than the last. This ideology is not just seen amongst individuals but with businesses and organizations as well.

2024 marks the one-year anniversary for the Civil Rights Institute of Inland Southern California, along with a fresh new exhibition to ring in the new year. The new exhibition features incredibly impactful artwork highlighting the conditions that some of our Riverside County residents reside in. The exhibition showcases selected works from the series Working Coachella: Images of the farmworker community of the Coachella Valley, images documenting the rural poverty endemic in the communities of those responsible for producing our food – farmworkers. The Riverside Artswalk Artist Spotlight for February is David Bacon, an artist who uses images to promote social change in our community by spotlighting inequalities so that we can work toward finding solutions to these issues.

David Bacon has been involved in social activist work for most of his life, documenting labor history and using those stories to inspire change. He is a photographer and writer who uses the two mediums together connecting the oral histories of individuals and families with visuals illustrating the issues they have to deal with in their daily lives. David's inspiration to create artwork is based on social justice with a deep interest in expressing the social reality of working people and what they face and have faced in life. Most of David's work has been done in the United States but he has also gone to other countries including Mexico, Philippines, and Central America on his artistic journey. The main topics

related to the documentation and representation of the populations he works with focus on things like migration and labor, the impact of war, and civil rights.

David has shown his work extensively at many galleries, museums and libraries, and in Riverside, he has had the opportunity to show his work at the Riverside Art Museum and now at the Civil Rights Institute. David's photographic work is part of an art card at Stanford University; the special collections of the Green Library at Stanford now have all of his photographic work. His work has also been shown at the National Museum in Mexico City, at universities everywhere from the University of Nebraska to Stanford and University of California. Additionally, David has had seven books published with his work, three of which primarily showcase his photographic work.

David uses his artistic endeavors to satisfy a personal creative impulse, but it also allows him to participate in the lives of the people that he is documenting. It also helps to strengthen the causes of social justice that he is very committed to, and it is a means of communication with people that he values a lot. David stated that "communication happens through words, it happens through images, it happens through talking to people like you when we have a chance to put that work out in public. It's a way of interacting with people."

Working Coachella: Images of the farmworker community of the Coachella Valley will be on display through May of 2024 and open during Riverside Artswalk on first Thursdays. Exhibition tours are also available and can be coordinated with the Civil Rights Institute of Southern California, [inlandcivilrights.org](https://inlandcivilrights.org).

For more information about David and his artwork, visit [dbacon1959](https://dbacon1959) on IG or [Dbacon.igc.org](https://Dbacon.igc.org). For more information on Riverside Artswalk visit [www.riversideartswalk.com](https://www.riversideartswalk.com) or [riversideartswalk](https://riversideartswalk) on IG 

# BUSINESS BUZZ

## Most Employers Screen Job Candidates' Social Media Profiles. Should You?

by Max Freedman

Social recruiting, the process of hiring people through social media sites rather than traditional "help wanted" listings, has become the norm for most companies. At the same time, some recruiting experts discourage employers from considering an applicant's social media profiles in their hiring decisions. So, which approach is right for your business? Below, learn all about social recruiting and decide whether it's right for your hiring process.

### **Should you screen job candidates' social media?**

Screening job candidates' social media can land you in murky waters and isn't necessarily a way in which Facebook can be good for you. Social media screenings can result in employers learning candidate information they legally or ethically can't consider during the hiring process. This information includes gender, race, ethnicity, religion, political views, sexual orientation, disabilities and pregnancy status.

According to a 2021 Harvard Business Review article, studies have shown that social media recruiters often weigh these factors in their decision-making. One expert quoted in the article said that what people post on social media doesn't pertain to their job performance, so you should ignore it. Another expert recommended reserving social media screening for third-party background checks late in the hiring process.

Outsourcing your background checks can rid them of the subjectivity that's part and parcel of screening candidates' social media profiles yourself.

### **The pros and cons of social media recruiting**

Below are some benefits and drawbacks of screening job candidates' social media profiles.

#### **Pros of social media recruiting**

- **Weeding out problem candidates.** In most states, you can use a candidate's political views, as expressed on social media, to influence your hiring decisions. This is helpful if you encounter hateful or violent content on job candidates' social media profiles. After all, great job descriptions can attract just about anyone, so why not screen your applicants' beliefs? You'll immediately know not to hire anyone who would be extremely opposed to, say, your diversity and inclusion training program.
- **Verifying resume information.** Comparing a job candidate's LinkedIn page to their resume can uncover any falsely inflated parts of their resume. This can give you a clearer, more realistic view of the candidate in question.
- **Saving money.** If your hiring budget is tight, doing social media checks yourself can save you money on third-party background check services.

#### **Cons of social media recruiting**

- **Legal and ethical concerns.** Much of the information you'll encounter on candidates' social media profiles is protected under anti-discrimination laws. You may be better off avoiding this information.
- **Unfairness.** No two people use social media in quite the same way. One job candidate might post inspiring content every day, and another might not have posted at all in the past five years. You can't fairly compare these candidates, since you're missing too much information on the latter.

- **Time-consuming.** Searching for job candidates' social media profiles and going over them with a fine-toothed comb is a lengthy process. Some candidates might even use fake names, making it difficult to find their profiles. As a small business owner, you have other tasks on your plate that could take priority.

### **How many employers find candidates on social media?**

Employee social media screenings are popular. In 2020, The Harris Poll found that 71% of American hiring decision-makers screened candidates' social media profiles. Among the surveyed cohort, 70% also said that hiring decision-makers should screen each of a candidate's social media profiles. Additionally, 55% said that they encountered social media content that resulted in them disqualifying job applicants.

### **What are alternatives to social media recruiting?**

Instead of using social media to judge your job candidates, try the following.

- **Talent pools.** Talent pools are databases of previous job candidates, their resumes, and any information gathered during the interview process. You can reach out to these people for future job openings. Since you know how to reach them and they've previously expressed interest, you can save abundant time and money on your recruiting. Plus, you don't need to screen these candidates' social media since you already know them.
- **Recruitment agencies.** Candidates to whom a recruitment agency refers you likely already pass muster. These agencies specialize in reviewing candidates' resumes and backgrounds to ensure matching skills and cultural fits. You won't need to screen these candidates' social media profiles.
- **Employee referrals.** Ask your team if they know anyone looking for jobs similar to your current openings. If you trust your team members, you can probably trust the people they refer you to without any social media screenings.
- **Boomerang employees.** A boomerang employee is someone who previously worked at your company and is now returning. You already know this employee well, so there's no need to browse their social media. Instead, just let them know you have a job opening and you'd like to try re-hiring them. If they're interested, you'll surely hear back, and you'll save major time on your training process.

Recruiting through talent pools, recruitment agencies, employee referrals and boomerang employees can eliminate the need for social media screenings.

### **Social screening: the new (but treacherous) frontier for recruiting**

Social screening isn't going to disappear anytime soon, and it can benefit your business. That said, it can also subject your business to legal and ethical concerns. Stick to the few legal, ethical ways of using social media for your recruiting, and you should be fine. For everything else, turn to background check services or forms of recruiting that all but automatically verify which candidates are a fit for your open positions. In time, you'll find the right person.

Source: <https://www.businessnewsdaily.com/2811-social-recruiting-norm.html>



# SECURITY CORNER

## Should Small Businesses Require Receipt Signatures?

Many merchants breathed a sigh of relief when Visa, Mastercard, Discover and American Express announced they were no longer collecting signatures on credit card or debit card transactions due to the advent of EMV technology. In this guide, we'll go into detail about what a credit card receipt is, what information is included on a receipt, why customer signatures were required in the first place, the security standards that replace the signature, and practical tips that cardholders can implement to keep their cards out of the wrong hands.

### ***What is a credit card receipt?***

A credit card receipt is a printout or email detailing the components of a transaction. Vendors, retailers and merchants may provide customers with a credit card receipt, which is proof of transaction for payment of goods and services. The vendor's POS system generates a receipt and prints it for the payer. Of all recent in-store purchases, 86.1% of transactions were completed via EMV technology.

### ***What information is on a credit card receipt?***

Since consumer privacy is part of the Fair and Accurate Credit Transactions Act, certain information must be present on a credit card receipt.

- **Your primary account number:** Your PAN is a condensed version of your full card number. Your PAN is typically the last four digits of your full card number.
- **Transaction information:** This includes the date, time and total transaction amount. Some vendors will itemize each item purchased and its price.
- **Vendor information:** The vendor's name, address and merchant ID tells the payment processing system where to send the payment.
- **Authorization code:** This is the approval code for the transaction, authorized by the card company. It states the buyer has enough funds available for the purchase.

### ***Should you keep your credit card receipts?***

Keeping credit card receipts can be advantageous for customers and businesses. There are several reasons a customer may keep receipts:

- To reconcile their credit card statement
- In the event a customer wants to return or exchange an item
- For tax purposes
- If the product has a warranty or is eligible for a mail-in rebate

Keep in mind that businesses act not only as a supplier, but also as a consumer when they purchase products. The reasons a consumer may keep receipts also apply to a business owner when it acts as a consumer. Here are additional reasons a business may keep receipts:

- For tax purposes, both for income and expenses (the IRS advises business owners to keep records for three years)
- To help prepare financial statements, whether monthly, quarterly or annually
- To help reconcile, budget and manage inventory

- To monitor your income and expenses so you can make sound business decisions

Check your credit card service agreement for any clauses regarding receipts and recordkeeping.

### ***Why were customer signatures required?***

For decades, credit card companies relied on receipt signatures to prevent fraud. They required merchants to collect and store customer signatures so that if a transaction was disputed, the merchant could produce a signed receipt proving the customer was physically in the store and personally approved the purchase. Without this proof, merchants were on the hook for losses due to chargebacks. They were also liable if the signature on the receipt didn't match the signature on file or on the card. With the advancement of EMV-compliant card readers, chip readers have replaced customer signatures.

### ***Chip readers replacing customer signatures***

In 2015, credit card companies began issuing chip cards to consumers. This shifted liability for counterfeit fraud occurring at the point of sale to merchants who hadn't yet upgraded to EMV-compliant card readers. This laid the groundwork to shift away from signatures, since chip cards and digital wallets have advanced anti-fraud technologies – such as tokenization and biometrics – to authenticate transactions. This technology renders credit card signature requirements obsolete.

For decades, signatures were kept on file to verify card transactions, but advancements in anti-fraud technologies have made the practice obsolete.

### ***How no-signature transactions work***

Prior to EMV technology, signing a receipt was the standard for authenticating a credit card purchase. As of June 2021, Visa, Discover, Mastercard and American Express eliminated customer signatures on all credit card purchases. Signature requirements did not prevent fraud and the process wasn't as secure. Credit card companies found a more secure way to protect the cardholder from fraud or inauthentic transactions while speeding up the in-store checkout process. Here are three things you should know about the process of no-signature transactions:

- The cardholder retains possession of the card. Previously, some merchants would be in charge of the swipe. This allowed for card skimming – or card duplication – if it wound up in the hands of the wrong merchant.
- When you insert your chip card into a top POS system, you'll see a "do not remove card" message. During this time, the chip, which is the microcomputer on the card, is sending a message to the credit card company, and the credit card company replies. Once it's authenticated, the cardholder is prompted to remove the card.
- Every chip-card transaction generates an unrepeatable code. If a hacker accesses your transaction number, that number would not work for future purchases and would alert EMV technology to the scam.

In 2018, the big four credit card companies allowed EMV-compliant merchants to expedite signature-free

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checkout. Big-box retailers such as Walmart and Target applauded the decision. A speedier checkout process, eliminating the need to save receipts and using resources to store receipts, factored into the adoption of EMV.

EMV is not just a technology, but a brand. Europay, Mastercard, and Visa, known collectively as EMV, is a global brand that started in the 1990s, with the purpose of eliminating credit card fraud.

***Should your business stop asking customers to sign credit card receipts?***

Even though large retailers quickly dropped their credit card signature requirements following the card brands' announcements, some merchants continue to collect customer signatures on debit and credit card transactions.

Before you decide which option makes the most sense for your business, here are a few factors to consider.

***1. Is your business EMV compliant?***

If you haven't yet updated your credit card readers to EMV-compliant models, you aren't eligible to skip signature verification for Visa and Discover transactions.

Visa reports that, as of March 2019, 75% of U.S. storefronts have embraced EMV technology. That leaves 25% that have yet to upgrade their systems. If you're still holding out on EMV technology, speak with your credit card processor about updating your card reader. In addition to enabling you to stop collecting receipt signatures, it significantly lowers your risk of counterfeit credit card fraud at the point of sale.

Despite the lack of a signature requirement for the past year, EMV technology has been effective against fraud. Visa reports that, as of September 2018, EMV-compliant merchants have seen counterfeit fraud drop 76% since September 2015. EMV has increased in popularity for merchants and consumers. Currently, EMV accounts for 86.1% of in-store transactions.

***2. Does your POS system allow you to eliminate signature authorization for credit card transactions?***

If you already have an EMV-compliant credit card terminal or card reader, the next step is to check with your POS system provider to find out if the software has been updated to remove this step from the checkout process.

Many POS providers have updated their systems to let merchants choose whether or not they want to continue requiring customers to sign for purchases. Some, like Square, offer multiple receipt signature options. You can choose to always require receipt signatures, never require receipt signatures, or only require receipt signatures for transactions over \$25.

***3. Does your business use signatures for proof of approval?***

If your business uses receipt signatures for other purposes, such as approving a work order, accepting completed work, or agreeing to a sales policy (such as "all sales are final"), you may need to keep collecting receipt signatures.

Writing for 360 Payments, Lisa Coyle says, "Even if you decide that you are ready to do away with them on your EMV credit card receipts, you may find value in adding a signature requirement to your contract or work order. Signatures are good for much more than authorizing a credit card transaction."

Restaurants are also likely to continue requiring receipt signatures to encourage tipping. If, for instance, your business is a sit-down restaurant that doesn't have a pay-at-the-table option allowing patrons to add a tip before paying

the bill with a card, it probably doesn't make sense to forgo receipt signatures. It's less awkward to ask customers to sign paper receipts with tip prompts than to ask them the amount they want to tip before you charge their credit cards.

***4. Are you nervous about chargebacks or credit card fraud?***

All merchants may be nervous about chargebacks or credit card fraud. Merchants who have adopted EMV-compliant technologies should be far less concerned. At the inception of EMV-compliant technology in 2015, critics worried the chip-and-sign process was less secure than the chip-and-PIN. Unlike magnetic-stripe cards, which originated in the 1960s and are borderline obsolete today, chip cards are nearly impossible to duplicate. This reduces credit card fraud and increases authenticity. Likewise, because of EMV's heightened anti-fraud technology and increased security, merchants have less liability for a chargeback.

If you want to stop asking customers for their signature on credit card or debit card transactions, you should ensure your card reader or POS system is equipped to handle EMV transactions.

***How to keep credit card information safe***

Although the big four credit card companies no longer require a cardholder to sign the back of a card, since EMV-compliant systems are generally regarded as secure, you and your customers may wish to take extra precautions to ensure account safety. Here are some everyday tips for cardholders:

- **Don't let others use your credit card.** If you want someone to make a purchase on your behalf, add them as an authorized user to your credit card account. This also ensures no holdups at the business, where personnel can easily verify the identity of the person using the card if necessary.
- **Don't leave your card unattended.** A lost or stolen card can be used anywhere, creating a headache for merchants and customers alike.
- **Monitor your online accounts.** Alert the merchant and your credit card company or bank to any fraudulent charges.

It's still good practice to sign the back of your debit or credit card, even if it's no longer required, as one of several personal safety measures you can take to keep your card secure.

Source: <https://www.businessnewsdaily.com/10691-no-signature-credit-card-transactions.html>



## **RDP Welcomes New Businesses to Downtown**

Camarillo Acquisition Group LLC (Property Rental)

HKM Employment Attorneys LLP

Nana B's Bits and Baubles (Antiques)

Pam's Practically Perfect Vintiques



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**RDP Website**

ADDRESS SERVICE REQUESTED



#### STAFF

*Executive Director*  
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*Office Manager / Bookkeeper*  
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