



Host Data Capture for Restaurants



Electronic payments make business more efficient. Merchants have a responsibility to make those transactions—and the data involved in them—as secure as possible.

Vantiv is one of the industry's top payment processors, handling millions of transactions each year for leading full-service restaurants and Quick Service Restaurants (QSRs) nationwide. We understand the day-to-day challenges that restaurants face, especially in the areas of fraud and data security. To address those challenges and improve customer satisfaction, we developed our enhanced Host Data Capture (HDC) solution for restaurants.

What is Host Data Capture (HDC)?

HDC began as a response to the restaurant industry's need to optimize tip adjustments. The solution that resulted was a payment processing technology that not only helps prevent batch upload failures and lost batches, but also provides improved PCI compliance and security benefits. In an HDC processing environment, the need for restaurants to store card data on their back-office systems is eliminated. HDC can help effectively protect transaction and payment data and provides a significant benefit from a PCI compliance and data security perspective.

How does HDC work?

When transactions occur, authorization data is captured and stored on Vantiv's host – not on the merchant's POS or store systems. Restaurants can use other non-card information to perform key POS transaction functions like tip adjustments and reversals for credit, debit, EBT and gift cards. This helps improve the operating efficiencies and bottom line of the merchant, but also helps reduce the risk that card data can be compromised within their systems.

An additional benefit of an HDC solution is the optional credit blocking function. With the credit blocking function, merchants are unable to initiate credits or returns on cards that do not have corresponding sales in the same batch. This feature has helped cut back significantly on occurrences of employee fraud.

Let's face it – running a business means you need to be aware of potential threats that can harm your business. Ones that come from outside of your company and ones that may be happening right inside your store. As a merchant, you must protect your customers' data from security threats and fraud. Keep it safe with Vantiv.