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The Switch to Chip-And-PIN Credit Cards is Underway:



As you may be aware, U.S. credit companies have issued an October 15, 2015 deadline, which is backed by the government, for all merchants that accept credit cards to switch over to new point-of-service chip-and-PIN credit and debit card readers known as

EMV. EMV stands for Europay, MasterCard and Visa. This global payment system involves putting a microprocessor chip into debit and credit cards, making them less vulnerable to fraud for in-person transactions.

Today, if a customer uses a counterfeit, stolen or otherwise compromised card, for an in-person transaction, consumer losses from that transaction lies with the payment processor or issuing bank. After the October 1st deadline, the liability for in-person fraudulent card transactions will shift to whichever party is the least EMV-compliant in the fraudulent transaction. That means, if you do not have a chip-and-PIN card reader, you will be responsible for covering the entire loss. Any company that is not EMV compliant could also face much higher costs if there is a large data breach from their company.

If you have any questions, please contact Lisa Abrams at Lisa@hawdc.com.

District of Columbia StyrofoamTM Ban:

Beginning January 1, 2016, it will be illegal for District businesses and organizations that serve food or beverages to use containers and other food service products that are made out of expanded polystyrene (EPS), commonly known as StyrofoamTM. Products that are exempt from the ban include: products packaged outside of the District, products used to package raw meat or seafood, and products purchased in bulk for home use.



The District Department of the Environment will conduct inspections of regulated businesses and organizations, and any entity that

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Allied Member Highlight

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Malinda Nafziger

Administrative Assistant (202) 289-8739 Email Malinda distributes any banned foam product after January 1st, maybe fined. Paper-based and rigid plastic containers may be used as an alternative to StyrofoamTM. For more information on the ban or to find a list of alternative compliant products, click <u>here</u>.

The Fairfax Embassy Row Hosts CHAMPS Luncheon:



Last week, Metropolitan Police Department (MPD) Officers and Chief Kathy Lanier gathered at the Fairfax Embassy Row for the August CHAMPS Awards Luncheon to honor their outstanding service to our community. Officers discussed their cases, technology updates and

upcoming events on the police force before receiving a certificate of commendation for their service. HAWDC thanks David Hendrix and his team at the Fairfax Embassy Row for helping us to honor those who keep our city safe.

*Pictured above: Chief Lanier with CHAMPS Award recipients.

Allied Member Highlight:

Ideal Electrical Supply Corporation (dba Ideal Electric) is a wholesale distributor of electrical, lighting, cable, and a myriad of industrial products. Ideal Electric is an authorized distributor for hundreds of major manufacturers and has been selling and distributing electrical products for 24 years.



In addition to every day operations, Ideal Electric has a reputation for assisting its customers with 24/7 emergency requirements. In other words, Ideal Electric will go well beyond selling and delivering products to their customers. They help to solve problems, particularly ones that need immediate attention.

At Ideal Electric, the strong work ethic, pride in industry expertise, and high standards of customer satisfaction all flow from the top. Cora H. Williams, CEO and Ken Rogers, EVP (Retired), founded Ideal Electric in 1991 and merged their government and corporate experience to grow the company with hard work, commitment and a solid business plan that has brought success to Ideal and its customers for more than 24 years. What makes Ideal different is the effort to understand the customer's business and incorporate their requirements into the company's culture. Responding to the customer is Ideal Electric's focus.

For more information about Ideal Electric, visit their website at <u>www.idealelectric.com</u>.

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