Technology can help chip away at the five billion dollars lost to credit card fraud annually. As of October first, businesses must have terminals and software that accept chip cards or be liable for the loss. For extra security, the chip generates a unique, one-time code for each transaction. Many small firms are switching to the new system even sooner, both to avoid liability and to show customers how trustworthy the company can be. Fortunately, Visa and Microsoft can help companies transition. Learn more at microsoft-business-hub-dot-com.