Path to EMV on the Forecourt
Detailed EMV Timeline

August 2011: Visa announces EMV migration timeline to the US

January 2012: MasterCard announces US EMV migration
March 2012: Discover announces US EMV migration
June 2012: American Express announces US EMV migration

2011

Oct 2012: PCI audit relief

Apr 2013: Payment processor mandate to support EMV transactions

2012

2013

2014

2015

Oct 2015: Liability shift for transactions on non-EMV capable POS terminals (in-store)

2016

2017

Oct 2017: Liability shift for transactions on non-EMV capable forecourt terminals
Forecourt EMV Building Blocks

CRIND Upgrade

Chip Card Reader

CRIND EMV Software Upgrade

Enhanced Site Connectivity

www.gilbarco.com | Technology with a human touch.
New Dispenser – Encore 700 S

Standard Features

> EMV-certified FlexPay™ II CRIND
> Encrypting PIN Pad (EPP)
> Secure Encrypting Card Reader (SCR)
> 5.7” color screen

Optional Upgrades

> Hybrid (Chip & Mag Stripe) Card Reader (HCR)
> 10.4” color screen
CRIND Upgrade – FlexPay II Retrofit Kit

> Available to upgrade the following dispensers for EMV:
  > The Advantage®
  > Encore® 300
  > Encore 500
  > Encore S

> Includes the same CRIND technology and options available on the Encore 700 S
CRIND Upgrade – Secure PumpPAY™

> Available to upgrade the following dispensers for EMV:
  > Wayne Vista
  > Wayne Ovation
  > Tokheim Premier B
  > Tokheim Premier C
> All-in-one version retrofits Vista and Tokheim
> Distributed version retrofits Ovation
> Discounts available with Applause TV
Replace vs. Retrofit?

- As dispensers age, the average cost of maintaining older pump equipment / hydraulics can increase over time.
- Dispensers older than 8-10 years can see higher maintenance costs.
- Purchasing new dispensers can also improve site image and drive increased traffic.

Replace? Retrofit?
Replace vs. Retrofit? – Gilbarco Recommends

**Replace**

- Tokheim Premier B & C
- Wayne Vista
- Gilbarco Advantage
- Gilbarco Encore 500
- Gilbarco Encore 300 (if prior to 2005)

**Retrofit**

- Wayne Ovation
- Gilbarco Encore S ECIM
- Gilbarco Encore S
- Gilbarco Encore 300 (if after 2005)
EMV Hybrid Card Reader (HCR)

- Accepts both Magnetic Stripe and EMV Chip Cards
- Includes logical and physical security to combat tampering and skimming
- SRED-certified (Secure Reading and Exchange of Data) for End-to-End Encryption
- Available as a factory-installed option on Encore 700 S or FlexPay II Retrofit Kits, as well as a field retrofit kit for units already installed
Enhanced Site Connectivity

- EMV Transactions
- Forecourt Merchandising
- Remote Management

> Three new technologies driving the need for high-speed connectivity to the forecourt
Enhanced Site Connectivity

Options for enabling high-speed connectivity

1. Install Ethernet CAT5e/CAT6 cabling
   - Length limitation of 300 ft. (larger sites)
   - Must be run in low voltage conduit separate from power wiring

2. Use FlexPay Connect over existing wiring
   - Eliminate the cost of breaking concrete
   - Works with legacy twisted pair wiring
   - Provided at no charge on orders with Applause TV
Enhanced Site Connectivity

FlexPay Connect Components

1. Backroom Communications Module (BRCM)
   - Long-range Ethernet switch
   - Converts Ethernet signal into twisted pair
   - 1 BRCM supports up to 8 dispensers

2. Dispenser Communications Module (DCM)
   - Converts twisted pair signal back to Ethernet
   - 1 DCM per dispenser

3. Two-Wire Buffer Module (TBM2)
   - Enables sharing of single twisted pair for CRIND and Applause communications
   - 1 board system supports up to 8 dispensers
CRIND EMV Software Upgrade

> EMV Level 2 Kernel – the software in the terminal that supports EMV processing

> Gilbarco is developing its EMV kernel based on Acquirer specs

> Ethernet protocol spec will be provided to major POS providers for integration, testing, and certification
EMV Education Resources

> Gilbarco’s EMV Informational Webpage
    > http://www.gilbarco.com/emv

> EMV Online Training Courses: *EMV in 16 Minutes*
    > http://www.paragonedge.com/emv-online-training-classes.html

> EMV Migration Forum – Knowledge Center

> EMV Basics Infographic
Gilbarco C-Store Advisor Blog

> Valuable information on industry changes and their impacts on retailers
> http://c-storeadvisor.gilbarco.com/

"FRAUD AT THE PUMP. HOW EMV CAN ELIMINATE "PUMP AND DUMP" SCHEMES"

There are many ways that thieves can turn stolen credit cards and cardholder data into cash. Mostly commonly they purchase items that can easily be easily exchanged for cash or used as cash once the stolen account is flagged. Recently a new scheme came to light in Lilburn, GA that hits home for petroleum retailers.

This "pump and dump" scheme involves the use of stolen credit cards to purchase large quantities of fuel which is then sold to brokers and other gas stations that are in on the plot. The thieves make multiple fraudulent transactions in one stop and fill up large tanks that have been hidden inside trucks or vans. Hundreds of gallons of fuel can be stolen at a time as you can see in this CNN Investigative Report.
Gilbarco Product Questions & Contacts

To place orders or for service related questions contact your local distributor or ASC


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