

INVENCO[®]

POWERED BY



YOUR COMPLETELY OPEN GUIDE TO EMV AT THE PUMP



YOU DON'T NEED TO
REPLACE YOUR PUMPS.




YOU DON'T NEED TO
DIG UP CONCRETE.



AND YOU DEFINITELY
DON'T NEED TO WAIT.

WHY YOU NEED A GUIDE.





In writing this, we've highlighted the factors we believe you should consider when you make the shift to an EMV payment terminal on your pumps.

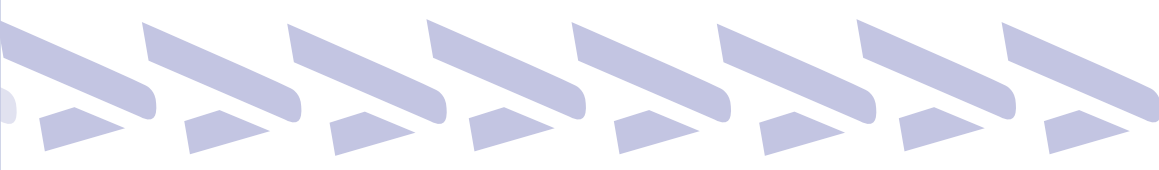
Some of them are obvious; but others are of a little more technical such as having all the security layers in place - critical in the payments arena. In preparing the guide, we've not only asked the questions, but highlighted the answers we think you should get back in return. If this isn't what you're hearing it should be a flag to probe further.

WHY ARE WE DOING THIS?

Invenco is all about having an open and level playing field. There is a lot of hype and mis-information out there around the shift to EMV generally and the US shift by 2020, specifically. All we want is for fuel retailers to be able to make an informed choice.


Invenco operates globally, working with multiple partners. We were the first company in the world to do outdoor EMV, so we have experience to share in terms of how the EMV transition has played out in other markets.

While we would absolutely love you to choose our technology - we want you to do so having understood all the options. As it can be 10 to 20 years between buying pumps these are decisions you don't make often and you don't make lightly. So we are hoping this guide will let us help you fill in some of the gaps.



WHY
THE USA
SHOULDN'T
WAIT...





The United States is one of the last markets to require EMV compliance for payment at the pump – and while the deadline was pushed out from 2017 to 2020, it doesn't mean anyone can afford to take their foot off the gas:

- ▶ If you experience a high-level of fraud at the pump you can still be held liable from October 1, 2017 and EMV related penalties may apply.
- ▶ You need qualified technicians to complete and test an EMV implementation; these are going to be increasingly in short supply as 2020 approaches. Get in now, while pricing is competitive and availability relatively high.
- ▶ There is no advantage in waiting; the technology is fully developed with all the required standards applied. If you're ready to go, you should do it.
- ▶ Finally, this is a great chance to upgrade and be seen as a leader:
 - ▶ Give your customers more ways to pay
 - ▶ High resolution graphics
 - ▶ Manage loyalty programs
 - ▶ Introduce cloud based services and apps
 - ▶ Improve your lighting and signage
 - ▶ Get a jump on your competition

...everyone else should be well on the way in their EMV journey.



WHY YOU DON'T NEED TO REPLACE YOUR PUMPS



Fuel station owners can pay about \$5,500 for an outdoor payment device installed by PPI in about 30 minutes. Saving roughly \$10,000 – and the cost of removal – adds up quickly when you consider that most gas stations have several pumps,”

Rick Byanski, President, Petroleum Parts Inc.

From an article in the [Journal Gazette](#)

RETROFIT, RETROFIT, RETROFIT

Unless your pump is so old you were going to replace it anyway – you can seamlessly retrofit an EMV compliant outdoor payment terminal into your existing pump.



Any installer worth their salt will have access to retrofit kits for locally available pumps – you should be able to fit a full range of options (right up to a 15 inch screen) without any further modification.

OPENING UP

You shouldn't be tied to using any one solution. Industry body, Conexus, is championing an open standard for Outdoor Payment Terminals as part of its drive to establish equitable and open standards and practices across the industry.

This not only gives you more choice in terms of the OPT you select, but with an open standard you should be able to play video from third party providers, run advertising campaigns and apps you or others have created and engage with a wide range of different hardware and software applications that can connect to the open platform.

Some providers have already adopted this open approach – it gives you more choice without any compromise on security.

AND YOU
DON'T
NEED
TO DIG UP
CONCRETE...



Every EMV compliant device is going to require a high speed network to operate on. If you don't have Cat5 Ethernet cable installed – this used to be a big issue.

Not any more. Above the ground technology is available to create a virtual Ethernet network, using the cabling (or wiring) you currently have. You don't need to dig up the forecourt or rework the wiring in your walls; convert what you have to what you need.

And like retrofitting the pumps this is not only a much more cost effective option than rewiring – it is a whole lot faster and a lot less can go wrong. So you save on installation time and reduce the risk factor as well.

SPECIFICATIONS TO LOOK FOR:

- ▶ High speed and high Quality of Service
(up to 200 Mbps PHY rate over a 100m span)
- ▶ IEEE certification for high definition powerline communication
- ▶ Ability to run Ethernet and serial concurrently on existing wiring
- ▶ Able to support your network topology

WHAT YOU SHOULD LOOK FOR IN AN EMV OPT



SHOULD HAVE:



- ▶ PCI certification 5.0 or above
- ▶ Ability to operate in the full range of weather conditions you experience
- ▶ Contactless payment or NFC (Near Field Communication) capability
- ▶ A high resolution screen capable of running graphics and video
- ▶ Data encryption from day one, for your protection

NICE TO HAVE:



- ▶ Internet connection
- ▶ Printer
- ▶ Barcode scanner
- ▶ Touchscreen
- ▶ Ability to connect with loyalty programs
- ▶ Ability to develop your own on-screen workflows
- ▶ Ability to generate advertising revenue



MANAGING EMV MOVING FORWARD

Invenco technology powered the first EMV compliant OPT.

We've learnt a lot over the past decades as markets all over the world migrate to EMV compliance. As a result we fully understand what it takes.

One of the biggest challenges is managing the more frequent upgrades. And being able to do this remotely can be a game changer. If you can download the upgrade via the Cloud, you not only save on a service call to get the upgrade loaded, you dramatically reduce the downtime on each pump to complete the upgrade and reboot. Plus you can schedule it for a time when you know it will have minimum impact.

Combine this with secure Remote Key Injection (RKI) then you have a double whammy of savings. Now you can simply download the key via the cloud and be good to go. Your technician can do it from the comfort of their vehicle or your office.

HOW DO YOU KNOW YOUR OPT SOLUTION IS SECURE?



Every layer of payment technology should be PCI certified. It is the global standard and your best guide to knowing what you're using is fit-for-purpose.

Whereas you can verify the certification of the hardware devices and firmware (PIN Transaction Security or PTS) on [PCI's website](#) this has yet to be extended to cloud.

So the best way to find out if the cloud service you're looking to use is PCI DSS* certified is to simply ask. There should be no hesitation in reassuring you and they should be able to show you the certification.

Be careful though; having a PCI DSS certified host (such as AWS) doesn't mean the cloud solution itself is certified.

The most secure combination is to have PCI certified hardware, firmware, middleware, cloud services and cloud hosting.

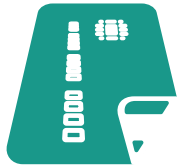
* Payment Card Industry Data Security Standard

Now you are starting to see some of the hidden benefits of upgrading.

FASTER FOR YOU - AND YOUR CUSTOMERS



CHIP CARDS ARE FAST



It is an urban myth you have to leave the card in the reader until the nozzle is returned. You insert the card. Once the OPT has read the data, the user is prompted to remove the card and start pumping gas.

WAVE TO PAY



All the topline EMV readers also have contactless card reading capability; just wave the card over the NFC symbol and enter the PIN. In some cases you can just wave and go – if your card provider has pre-approval in place.

PAY WITH YOUR PHONE



Your customers will come to expect this. Accepting Apple Pay®, Android Pay™ and Samsung Pay™ is all part of the EMV chip card deal and your OPTs should be able to do this from day one. It won't make any difference to you – but a world of difference to tech-savvy customers' opinion of you and your store.

More throughput + more upsell = happier customers + more sales.



OTHER THINGS TO THINK ABOUT





BARCODE READER

Scan loyalty cards and redeem discount vouchers without holding up the queue.



PRINTER

Not just for printing receipts. But now you can enable paying for goods and services at the pump and print a voucher to redeem them in store, at the carwash or other local businesses. Thermal printing is the best option (less smudging) and make sure you can fit everything you need on the width of the paper.



TAMPER ALARMS

Get an alert – be it by email or a buzzer to let you know if an OPT is being interfered with.



INTUITIVE LIGHTING

Don't keep your customers in the dark. Make sure the device has inbuilt lighting cues to guide customers through the transaction process when the sun isn't shining.



WHAT ABOUT THE REST OF THE SITE SOLUTION



At a minimum your EMV compliant OPT is going to need to integrate with your forecourt controller and Point of Sale system.

If you've chosen an OPT built on an open platform, this should be relatively easy – all vendors should be embracing inter-connectivity.

If you've opted to replace the pump and go with a complete single-vendor based solution – this should all be built in and not require any additional integration cost.

Of course, your entire payment system (in store and on the forecourt) does now need to be fully EMV compliant – be sure your decision making takes this into account.



AN EYE
TO THE
FUTURE



What should you look for to future proof your investment:

- 1** Any PCI certified (Ideally version 5.0) OPT installed before 2020 will be compliant for the life of the product.
- 2** If you choose an open platform product you should have the flexibility to run other applications and security updates to meet your future needs.
- 3** If you want consistency across your whole site or chain – you need a vendor who supplies retrofits for all dispensers so you don't end up managing multiple OPTs across multiple vendors.
- 4** Look at the total cost of ownership. EMV requires more upgrades which means more service visits and ongoing maintenance. You also need to weigh up the cost of aging units versus being able to regularly upgrade on a monthly payment plan.

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The driving force behind

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© 2018 Invenco Group Ltd Based in Auckland, New Zealand with offices in the UK, USA and Malaysia, Invenco aims to revolutionize self-service payments. It is considered a global pioneer in EMV enabled OPTs at the pump and actively supports an open outdoor payments standard for PCR.