The Independent

Information to Fuel Your Independence

PATH TO EMV – DISPENSER UPGRADES

As part of our series on how to ready your site for EMV compliance, this month we are going over the benefits of upgrading your dispensers for EMV compliance.

When converting to new software and hardware for EMV compliance, your outdoor dispensers should be considered. As many customers pay at the dispenser for their fuel, having your dispensers be EMV compliant is important. Providers (such as Wayne and Gilbarco) currently offer two different options for dispenser upgrades: 1. all-new dispensers and 2. retrofit kits.

If your dispenser is *older* than 10 years, you will likely require an entirely new dispenser. Aging hydraulics and replacement meter parts can wear over time, and these older dispensers are not configured for being outfitted with the current technology required for EMV compliance.

If your dispensers are *less than* 10 years old, you are likely eligible for a retrofit kit that will update the hardware and software of your dispenser. This is a less expensive option than replacing the entire dispenser; however, dispensers older than 2018 may require a more intense upgrade. Wayne and Gilbarco provide retrofit kits to replace your dispensers' screen, card reader, and keypad with a single unit that is EMV capable.

Upgrading your system benefits you as a merchant. On October 1st, 2020, the liability shift goes into effect. Credit card providers and banks will no longer accept fraud charges, and any fraudulent charges will instead fall on you as the retailer if you are NOT accepting EMV cards at your dispensers.

Begin the process of upgrading your dispensers today. Technician availability will be limited closer to the deadline. By reaching out to your equipment supplier, you can schedule your site survey and begin the process of upgrading your dispenser hardware.

VERIFONE SOFTWARE UPDATE: 3.10.34

Verifone recently released software version 3.10.34 for Commander/Ruby Ci.

This software update includes:

- Outdoor EMV Gilbarco FlexPay IV and Wayne iX Pay
- Enhanced magnetic stripe to EMV Fallback and contactless EMV
- Cashiers are also required to electronically validate a customer's age and ID
- EMV transactions are optimized for better performance with Wayne dispensers, and Wayne media will only be downloaded when dispensers are Idle
- EMV Fleet being supported for Visa and Mastercard
- Quick Chip EMV is enabled by default
- Alleviates several processing/settlement issues related to Store and Forward

If your store has a Verifone Commander/Ruby Ci, please update your point-of-sale software immediately.

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AUTHORIZATION HOLDS

Bank holds can cause service issues for your customers, so understanding how it works is important. Every time a credit or debit card is swiped at the dispenser, funds are held on the customer's card to ensure they have available credit/money to cover the cost of the purchase. The gas station (register) places the hold on credit/debit purchases, but the card-issuing bank determines the length of the hold. This amount is held until the transaction settles.

For example, a gas station may place a $50 hold when authorizing the card—even if the consumer only intends to purchase $20 worth of gas. The $50 hold will remain until the transaction clears, which can take between 48 and 72 hours, depending on the bank.

Prepaid cards may have additional holds placed by the issuing bank and not by the gas station, and these may include longer hold times. It is recommended for prepaid cards to be used inside, not at the dispensers. When paying inside, customers can state the exact amount they want to pay at the register, which avoids these longer holds.

Clark Crown has decals available to inform customers at the dispenser of these bank holds. Using these decals allows your customers to make informed decisions about their payments. These decals are available at no charge at shopclarkcrown.com

ALERT: BANK HOLDS

When paying at the pump, please be aware that your bank may place an authorization hold on your account ranging from $1 to $150. Holds can be released within 24 hours once the transaction completes. However, it may last up to 7 days for credit/debit customers and up to 30 days for pre-loaded customers. To avoid a potential hold, you may pay inside. For any bank's hold policy, please call the number on the back of your card.

THE PAYS

In recent years, major mobile phone manufacturers have released new phone apps that allow consumers to input their credit and debit card information, allowing them to pay without the need for the actual card. Known as "The Pays" (Apple Pay, Google Pay, Samsung Pay), these apps function as digital wallets on your phone. Once your card information is saved to the app, you can use it anywhere there is a payment terminal with a contactless reader. Simply touch your phone to the reader when the terminal prompts you.

> *90% of customers who use their phone for payment use one of these three apps.*

Any phone manufactured in the last four or five years can support these apps, and 90% of customers who use their phone for payment use one of these three apps. Current indoor EMV PIN Pads (e.g., Verifone MX915) can accept The Pays, and all dispenser manufacturers have options available to allow your location to accept them outside.

Consumers today are used to the multiple forms of payments that merchants accept and the time it takes to pay with each method. Contactless payments, whether a mobile phone or contactless card, only require a quick tap on the payment terminal, making them much faster than using a physical card with a card reader. By installing contactless readers, merchants can accept more types of payment, allowing customers to pay regardless of the method they want to use.

Payment terminals display this symbol have a contactless reader

Kevin's Corner

FORECAST NEWS Clue Hint Tidbits DATA Input ENCOURAGEMENT Guidance INFORMATION Help

On December 20, 2019, legislation raised the federal minimum age of sale of tobacco products from 18 to 21 years. It is now illegal for a retailer to sell any tobacco product – including cigarettes, cigars and e-cigarettes – to anyone under 21. Given that the FDA has said that it is illegal for a retailer to sell any tobacco product to someone under 21, we urge all retailers to take the steps necessary to come into compliance.

Clark Client Services

Phone
877-462-5275

Text
331-444-7959

Email
ClientServices@ClarkBrands.com

FIREWALL CONVERSION

If your location is not using a Cradlepoint Paysafe UTM firewall, your current firewall hardware is approaching End of Life (EOL) and will soon no longer be supported by Clark. These upgrades are mandatory, and Clark Crown merchants will need to participate in this firewall conversion.

Why make the switch?

- Move to the latest-generation firewall with the best threat detection and response
- Additional ports
- Added/improved cellular failover
- Supports all-in-one firewall and zone router functionality
- Preparation for EMV at the pump

For ordering instructions and up-to-date information, please visit www.clarkbrands.com/firewall.

Current, approved firewall:

Cradlepoint

If you have any of the following firewalls, they will need to be upgraded:

Cisco

Acumera

Meraki

4200 Commerce Ct #350

Lisle, IL 60532

ClarkBrands.com