

Ready for



EMV?

Let SPATCO be your guide...



SPATCO PETROLEUM
SOLUTIONS

Turnkey solutions for retail and commercial markets

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A division of



What is EMV?

EMV stands for Europay, Mastercard, Visa. EMV is a new payment method that is becoming the worldwide standard for payment transactions.

What makes EMV transactions different is the use of new “chip cards”: cards with embedded chips much like small computers that are used to ensure more secure credit card transactions. Traditionally, the U.S. has always used magnetic stripe cards in making transactions, but the problem is that these are highly susceptible to counterfeit fraud.

EMV cards are creating a more secure way to make payment. The smart chip creates an authentic transaction with each use, and unlike the magnetic stripe card, EMV cards are nearly impossible to reproduce. That means safer transactions and a dramatically reduced risk of fraud due to stolen account numbers and cloned cards.



EMV

embedded chip creates dynamic code with each use so data can't be used for multiple transactions



Mag-Stripe

because the data never changes, a replicated card can be easily used to make transactions

Multiple Transaction Options

EMV allows retailers to give their consumers new payment options that are faster and more secure. EMV offers both contact and contactless transaction options, as well as the choice to accept mobile payments.



Contact

Rather than swiping, the consumer “dips” the card into the EMV-capable POS terminal.



Contactless

The consumer simply taps or waves the card at a contactless-capable terminal to authorize the transaction.



Mobile

The consumer waves his/her smart phone over the terminal and a slight vibration confirms a completed transaction.

Mobile Transactions & ApplePay

ApplePay is a revolutionary method for making mobile transactions. It's essentially an electronic wallet. All the customer has to do is hover their Apple device within range of a contactless-capable terminal to authorize.

Mobile payment options are in high demand, which is why ApplePay is worth considering when migrating to EMV. SPATCO can provide hardware that will accept these transactions, giving your customers more payment options at the pump and in the store. Ask us about what opportunities there are for accepting mobile payments.



What does all this mean for a petroleum retailer?

The U.S. is moving to EMV, and if you, as a merchant, aren't EMV compliant, this could result in damaging consequences to your business because of fraud liability.

While the deadlines are subject to change, merchants will be required to migrate to EMV on the retail petroleum forecourt by October 2020.

MINIMALLY, supporting EMV on fuel dispensers may require replacing card readers and installing software updates. However, if your dispensers are older models, EMV migration could be a more elaborate process involving replacement of in-dispenser payment peripherals or upgrades to new dispensers altogether.

Because not site is the same - each using different equipment within a unique framework - moving to EMV will require a careful evaluation of your site's setup to determine the most economical and efficient way for your business to reach EMV compliance.

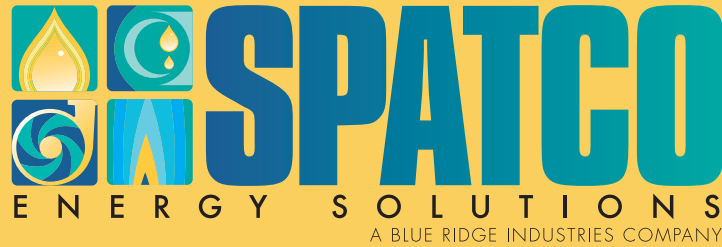
Let SPATCO be your guide.

Moving to EMV can be a very complex and involved process, requiring a full site assessment and aggressive planning. However, SPATCO can make it easy. As experts of EMV, we can advise the best options for reaching compliance. We'll start by tackling the storefront: we'll carefully examine your site to see what products you are currently using and how they communicate with your dispensers. Then we'll look at your dispensers to determine what upgrades will be necessary outdoors. With a thorough understanding of your entire set-up, we can create a yearly migration plan that fits your budget to make you EMV-compliant from the counter to the pump.

SPATCO has years of experience in the petroleum retail industry, and we are at the forefront of the technology that affects it. With over 125 highly-trained service technicians across the Southeast, you can count on us to be there to lead you step-by-step through the migration process. No matter your products, brands, budgets, or site layout, we can help to make you EMV compliant in time for the liability shift. Call us today to learn more or to schedule a site visit. Trust SPATCO to be your personal guide to EMV compliance.

DEADLINE:
Oct. 2020





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