



Ahead of the Curve - Go-Mart and Outdoor EMV® Readiness



Thriving in the competitive retail fuel industry requires quality fueling equipment, a smart location, and savvy management. In the case of Go-Mart, Inc., a convenience store chain based in West Virginia, differentiation has come in the form of EMV®-ready fuel dispensers from Wayne Fueling Systems (Wayne). Though the EMV outdoor compliance liability shift does not take place until 2017, innovative brands like Go-Mart have found that they not only can proactively reduce complexity of upgrading their sites for EMV regulations, but they can also cater to an audience that already prefers and trusts the EMV standard.

EMV, named after the originators EuroPay, MasterCard and Visa, is a global specification for credit and debit payment cards based on chip technology. EMV chip card transactions improve fraud protection compared to legacy U.S.-based magnetic stripe card transactions that rely on the holder's signature and an employee's visual inspection of the card. Additionally, unlike magnetic stripe transactions, where typically only the card's track data containing account number and validity dates are processed, every chip card transaction contains dozens of pieces of information exchanged between the card, the terminal, and the acquiring bank's host.

While the U.S. is preparing for the migration to the EMV standard, in Canada, the vast majority of payment cards and point-of-sale (POS) systems are EMV chip-enabled. Since EMV's early migration in Canada in 2011, Canadians have become increasingly accustomed to the extra layer of security that comes with chip technology and seek the same fraud protection wherever they travel. Fortunately for U.S. retailers, Wayne has extensive EMV experience and success in Canada.

With dozens of its fueling stations located in interstate locations in West Virginia, Virginia, Kentucky, and Ohio, Go-Mart found that Canadians were frequently filling up at its stations. By having EMV-

ready fuel dispensers now, when EMV deadline arrives, Go-Mart can claim its dispensers are one of the most secure in West Virginia and the surrounding region when it comes to EMV payment transactions. Converting their POS systems and dispensers to be EMV-ready will prove to be a differentiator that drives growth for their fueling sites, catering to visiting Canadian drivers while also securely processing magstripe card transactions from U.S. customers as that payment technology phases out.

Drawing business from Canadians was not the original impetus for Go-Mart to make their fuel dispensers EMV-ready. When Go-Mart first installed Wayne Ovation™ fuel dispensers in 2005, the desire to have a platform that was easily upgradeable for any payment compliance change was the major driver. Go-Mart deployed the Ovation dispenser and then retrofitted these units in 2009 with the Wayne iX Pay™ secure payment module to meet the latest security requirements for PCI DSS (Payment Card Industry Data Security Standard), an information security standard for organizations that handle cardholder information for the major payment card brands. The Ovation dispensers also provided EMV-readiness, which Go-Mart realized it could utilize as a key business differentiator.

At the time, only one other dispenser manufacturer offered EMV-readiness, but for Go-Mart the path to compliance for each was either much more expensive or a major integration challenge. The costs varied from supplier to supplier, and if a fueling station's POS system did not integrate with a vendor's equipment, the process was more trouble than it was worth. This was the case for Go-Mart, who realized sales were decreasing due to their POS system failing to integrate with non-Wayne dispenser manufacturer's equipment.

While typical EMV conversions can represent challenging upgrades of forecourt infrastructure, Wayne payment technology integrated easily with Go-Mart POS systems. EMV compliance upgrades require POS systems to be updated to speak the language of EMV – different protocols, different communication methods. As the dispenser application changes so does its protocol, meaning the POS system must update its software to speak to the dispensers. In addition, site owners have to change their POS-to-host applications because the host language is going to be different – new data fields, new rules. The POS system is in the middle of the communication process; it has to speak a new language to the dispenser and to the host, and then it has to have an updated pin-pad card reader as a peripheral to support the chip cards being presented inside the store.

Go-Mart has deployed EMV-ready Ovation dispensers at 80 of its locations, with plans to expand to all 110 stores by 2017. The Ovation dispenser's hybrid card reader is dual-purpose, meaning it interrogates a payment card when inserted to identify whether it is EMV or magstripe. Until the EMV outdoor mandate, the card reader can process a payment transaction as a magstripe. As the EMV outdoor deadline approaches, Go Mart will be able to simply upgrade their software to enable the EMV protocols, and begin accepting payments in either EMV or magstripe mode. Being able to accept both payment types is extremely valuable to the company and their customers.

“With the EMV migration right around the corner, we made the strategic decision to get ahead of the


curve years ago with EMV-ready dispensers,” said Mike Conant, Environmental Director, Go-Mart. “At the same time, we knew we could target a significant percentage of interstate motorists traveling to and from Canada. Wayne dispensers and technology integrated smoothly with our existing infrastructure and positions us to provide our Canadian customers with the EMV compliance they trust, while also delivering a superior customer experience to our American customers.”

Go-Mart was ahead of the curve, purchasing EMV-ready dispensers for their locations. However, not every retailer has the means to purchase new dispensers for this mandate. Wayne has a variety of solutions for a retailer to become EMV compliant including the Wayne iX Pay™ T5 and T7 secure payment terminal. This one-size-fits-all retrofit kit enables legacy fuel dispensers in the field, regardless of original equipment manufacturer, to be EMV-compliant using the highest security standards and latest technologies.

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