



EMV® Station Owner's Guide

What you need to know

U.S. Secret Service recovers

1,000s 

of card skimmers from
fuel dispensers each year

on average, each one steals

80+ 

credit cards before
it's found

As of April 2021, you are now on the hook for any charges
made at your pumps with all those counterfeit cards.¹



The fraud liability shift is here — your business may still be at risk

If thieves haven't already started stealing your customers' payment data at the dispenser, they're not far away. Until this year, the responsibility for crimes due to fraud has always been somebody else's problem. As of April 16, 2021, the liability for these costs shifted to you, the fueling station owner.

What's more, if you haven't upgraded your forecourt to take EMV chip payment, not only are you responsible for any chargebacks related to outdoor payment fraud, but you're also likely to lose business to stations where customers feel their data is safe and secure — fueling sites that have made the switch to EMV®.



Fueling stations are the lowest-hanging fruit for bad guys when it comes to skimming.²

Dover Fueling Solutions (DFS), a global leader in fuel dispenser products and software, wants to make your transition to EMV as easy and cost effective as possible with a full range of EMV-compliant Wayne® and DFS® hardware and software solutions.

Get ahead of the game

The EMV conversion process takes time, and the number of certified technicians is limited. Many markets are already experiencing a backlog of up to three months for new installations and upgrades. To avoid further delays in upgrading your site, contact your local DFS distributor to get started now! A representative will visit your site, develop a custom EMV conversion plan based on your hardware and software needs, and work with you to coordinate all the logistics, ensuring a seamless transition.

¹ NBCNews.com, Nov. 23, 2018. "Secret Service cracks down on credit card skimming at gas pumps nationwide." By Didi Martinez, Amy Calvin and Cydney Weiner.

² CBNC.com, August 23, 2018. "1 in 5 millennials say they've been scammed at the pump in the past year." By Megan Leonhardt, CNBC Make It.



Payment security matters to your customers

Converting to EMV early not only protects your station from fraud, chargebacks, and business losses, but it also gives you a powerful marketing opportunity. By promoting the fact that your pumps are EMV compliant, you can let customers know they're getting the highest level of security and reliability—giving them an extra reason to choose your station over the competition.

Our EMV solutions have you covered

No matter your particular road to EMV compliance, DFS has your solution, with products that allow you to maintain a low cost of ownership, maximize your investment, and grow your business well into the future—all while protecting your business from financial loss.

- DFS offers a full range of hardware and software solutions to make EMV conversion easy. Financing options are available—talk to your distributor.
- We offer a retrofit solution for nearly every fuel dispenser sold in the last 15 years, so existing pumps can be upgraded with ease.
- If you're ready for an enhancement to the look and performance of your forecourt, our latest line of EMV-enabled Wayne Ovation® fuel dispensers and Helix® fuel dispensers are great options.
- Promoting how you protect your customers can help drive repeat business. Sharing that message on a 27" touch screen through targeted in-dispenser advertising has never been easier than with the innovative DFS Anthem UX™ user experience platform; every Anthem UX platform is installed fully EMV compliant.
- EMV compliance is granted in three certification levels. DFS has you covered for Level 1 (payment hardware) and Level 2 (software) compliance. Your point-of-sale (POS) provider is responsible for granting Level 3 certification with a major oil or payment processing network.
- EMV transactions require a TCP/IP (ethernet) connection. We offer both wired and wireless connectivity solutions that won't destroy your forecourt or your budget.
- Our DFS DX™ suite of products delivers advanced technology that lets you manage, diagnose and deploy upgrades remotely, reducing downtime and keeping costs predictable. DX Monitor™ is designed to proactively secure your forecourt and reduce your downtime.

Be ready for the future

As your forward-thinking partner, DFS is at the forefront of all the latest hardware and software developments. When it comes to EMV, our outdoor platforms are specifically engineered to accommodate new technologies—including media, mobile payment capabilities, and loyalty programs—saving you time, money, and hassle. With DFS in your corner, you'll be prepared for future technologies as they emerge. And more importantly, you won't have to make expensive new equipment purchases when your business grows or regulations change.

Next steps

- Visit www.doverfuelingsolutions.com/emv and learn more about the process to enable EMV
- Gather preliminary information about your site using the EMV Planning Worksheet available on the website
- Talk to your distributor and schedule a site assessment
- Ask your distributor about financing options
- Finalize your upgrade plan including needed equipment and connectivity options
- Schedule your installation and software upgrades
- Activate EMV at your site to protect yourself and your customers from fraud

Ready to get started?

Visit www.doverfuelingsolutions.com/emv to learn more today.

