

# Verifone EMV Roadmap

Point of Sale (“POS”) Roadmap for CITGO

January, 2017

# EMV Acceptance & Deadlines

EMV = Europay, MasterCard & Visa

Prior to the EMV counterfeit liability shift dates, financial institutions absorbed liability/fraud charges incurred by counterfeit cards. Merchants not accepting EMV by the dates listed below, will be issued chargebacks from counterfeit transactions. Meaning, merchants absorb the liability/fraud charges instead of the financial institutions. EMV is more secure than magnetic stripe.



**New POS  
PINPads &  
Fuel  
Dispensers  
are  
equipped to  
accept EMV  
Cards**

## EMV Compliance Dates

**Inside: October 1, 2015**

**Fuel Island: October 1, 2020**

# Verifone EMV Roadmap:



1. **Commander (w/Topaz or Ruby2) or RubyCi (All-In-One) POS**
2. **Broadband Communication (DSL, Cable, T1, etc.)**
3. **Installation and use of a PCI compliant firewall from one of CITGO's authorized firewall providers as listed in MarketNet**
4. **EMV Capable PINPad (Mx915, Mx925, or Mx860)**
5. **Indoor EMV chargeback indemnification ends 90-days after indoor EMV is available**
6. **Upgrade Fuel Islands when POS software is available to avoid costly and increased chargebacks**

# Verifone EMV Roadmap: RUBY + SAPPHIRE



Ruby + Sapphire

**RUBY & SAPPHIRE END OF LIFE – JUNE 30, 2017**

Indoor EMV  
OCT 1, 2015

Ruby &  
Sapphire End  
of Life  
June 30, 2017

EMV at Pump  
OCT 1, 2020



RubyCi

(Ruby2 with Commander Inside\*)

Mobile & EMV Capabilities

OR



Ruby2 AND Commander

Mobile & EMV Capabilities

OR



Topaz XL AND Commander

Mobile & EMV Capabilities

NOTE: EMV Acceptance will require upgraded software after hardware upgrade and EMV Capable PINpads

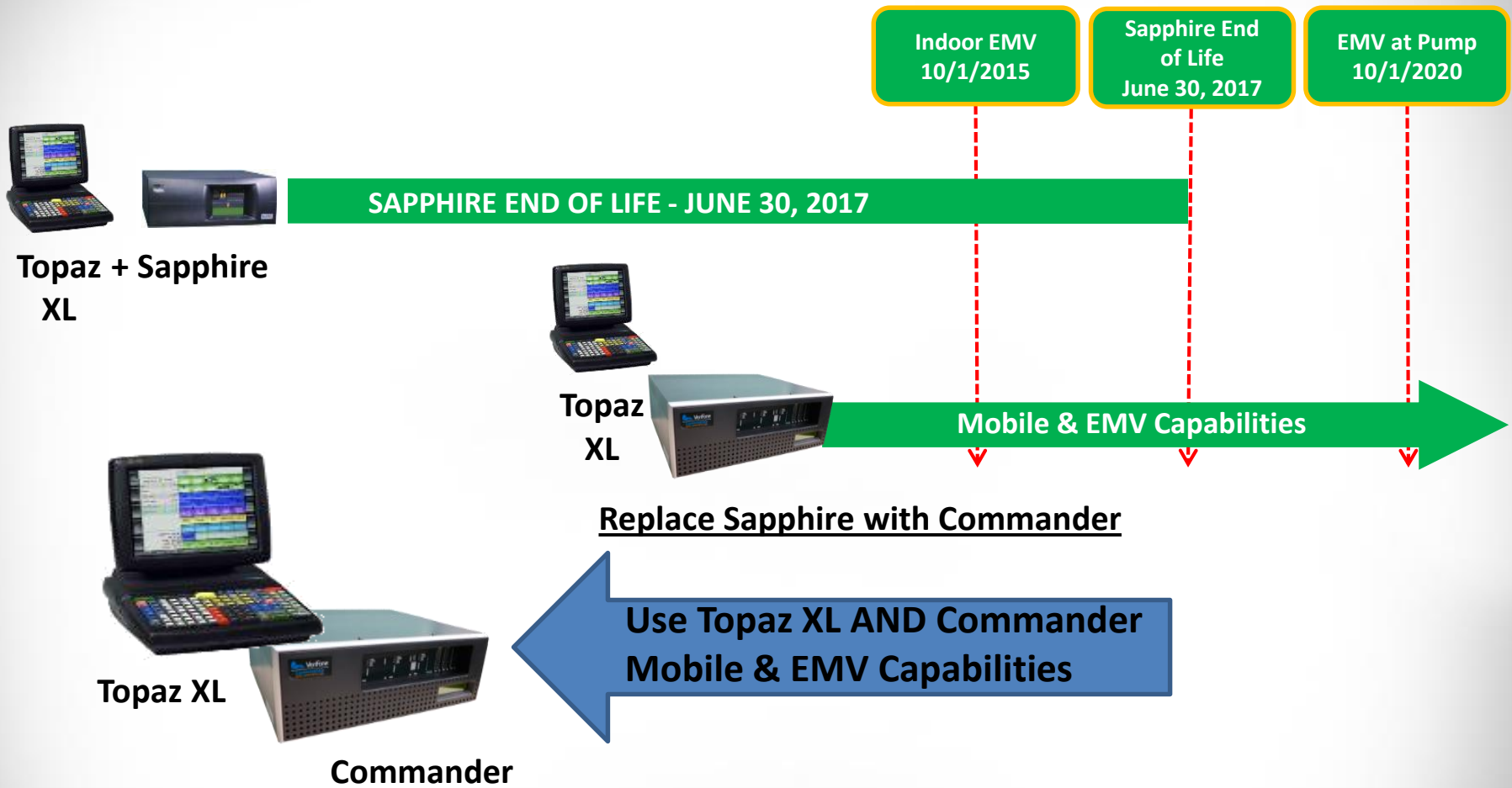
\* = RubyCi maximum 16 fueling positions, not compatible with pre-modular highline dispensers, or Wayne DSM's

# Verifone EMV Roadmap:

## TOPAZ + SAPPHIRE



## TOPAZ + COMMANDER



Options: Replace Topaz with Ruby2 OR replace Topaz and Sapphire with RubyCi

NOTE: Topaz XL model 110 not EMV capable and will need to be replaced.  
EMV Acceptance will require upgraded software and EMV Capable PINpads

# Verifone Ruby + Sapphire POS Hardware Path Options:

**Ruby +  
Sapphire**



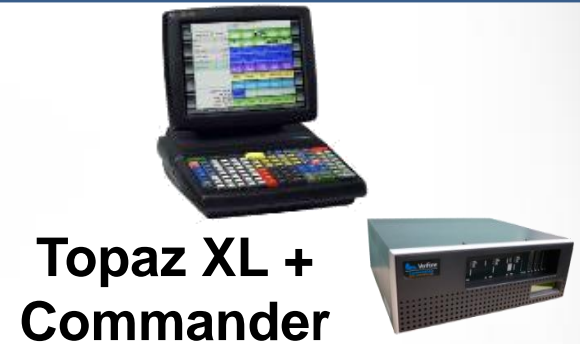
**Option 1**



**Ruby +  
Sapphire**



**Option 2**



**Ruby +  
Sapphire**



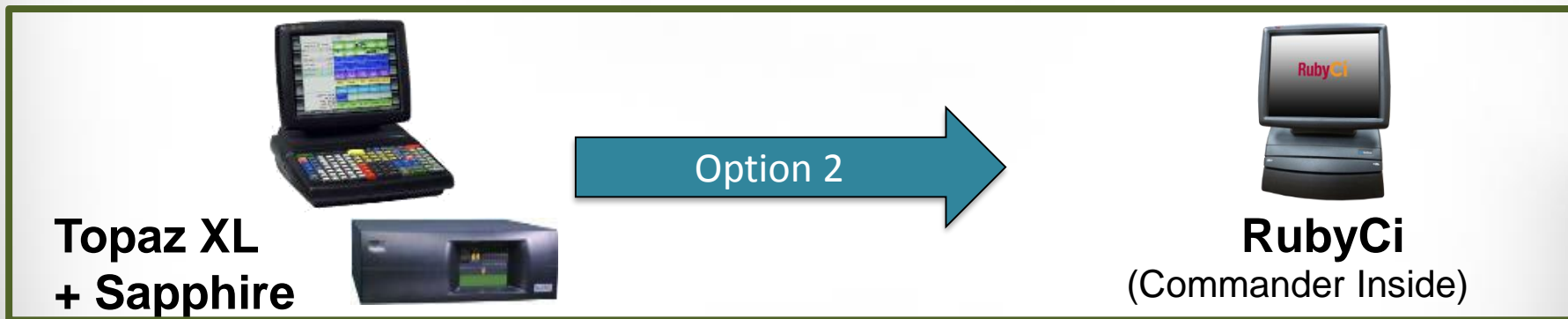
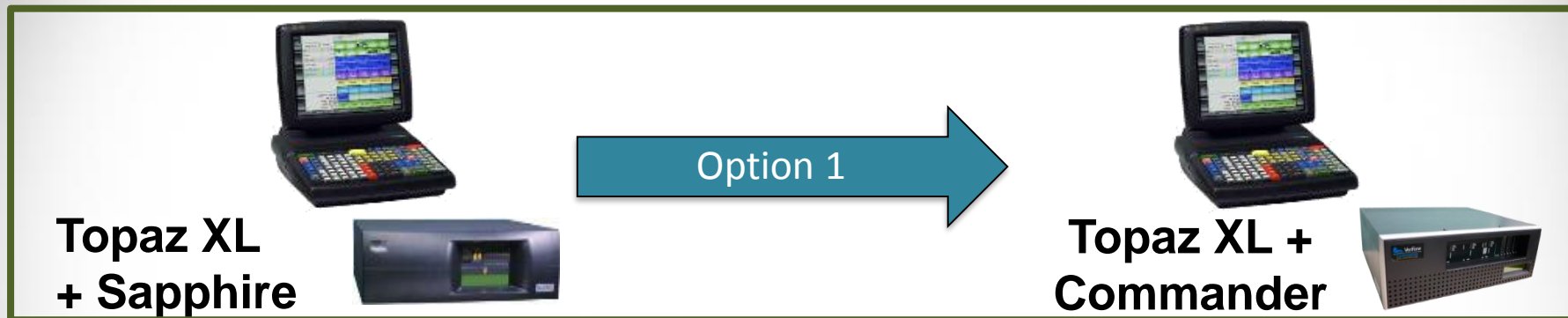
**Option 3**



**Ruby & Sapphire End Of Life = June 30, 2017**

- EMV Acceptance will require upgraded software
- EMV Acceptance will require EMV Capable PINPads
- Equipment can be purchased or rented

# Verifone Topaz XL + Sapphire POS Hardware Path Options:



## Sapphire End Of Life = June 30, 2017

- EMV Acceptance will require upgraded software
- EMV Acceptance will require EMV Capable PINPads
- Equipment can be purchased or rented

# Verifone's EMV Capable PINPads:

## Mx860

- ✓ EMV Capable



## Mx860

- ✓ EMV Capable
- ✓ Near Field Communications ("Tap & Pay")



## Mx915

- ✓ EMV Capable
- ✓ Near Field Communications ("Tap & Pay")



## Mx925

- ✓ EMV Capable
- ✓ Near Field Communications ("Tap & Pay")



# Commander or RubyCi

## Hardware

**New locations must use Commander or RubyCi**

**Hardware Installation must be completed by June 30, 2017**

## Software

**Sites must be capable of receiving remote software downloads**  
(thru VRSD)

**EMV software install 90-days after available**  
(thru VRSD)

**VRSD = Verifone Remote Software Delivery**

- Remote Software Upgrades
- If VRSD does not work, then a technician visit is required = \$\$

## Ruby, Topaz XL 110 & Sapphire

- End of Life June 30, 2017
- Sites deactivated June 30, 2017
- Not available for new locations
- Does not support MasterCard BIN “2” requirement June 30, 2017
- Does not meet current PCI PA-DSS requirement version (3.2)

## Contact Verifone:

To find the nearest Verifone Authorized Service Company (VASC) please visit

<http://www.Verifone.com/support/petro-field-services/Verifone-authorized-services-companies.aspx#>

Choose: “Select Your State from the Map”

