

Need EMV? Meet PCS!

PCS puts the EMV puzzle pieces together, so you don't have to!

Reputation and Expertise

With over 20 years of industry expertise we have built our business and reputation in petroleum. We have all the latest technology, product offerings, and the insight and expertise to help maximize your profitability in petro and c-stores.

First Class Support

Our experienced team of in-house professionals dedicated to personalized support and ongoing commitment to training for EMV, products updates, new services and more.

PCS is here to support and guide you through the EMV upgrade changes. From special financing with Paysafe Capital, in-house EMV training and support, and strong partnerships with leading and alternative hardware providers – we have you covered.

Value and Solutions

Invest in EMV upgrades with Paysafe Capital. We know upgrading can be costly that's why we offer financing with Paysafe Capital, a specialized product offering that provides you with the opportunity to access up to \$150,000* in short-term financing.

Strong Partnership

PCS is committed to creating customized solutions to meet your individual need; we strive to help you maximize your budget. Our partnerships with Gilbarco, Verifone, Comdata, and Wayne Fueling Solutions allow us to provide an exclusive EMV upgrade offer worth up to \$3,000 in savings.



PCS is a registered ISO for Wells Fargo Bank

EMV FAQ's – What you need to know

1. What is “EMV compliance”?

- The Europay, Mastercard, and Visa (EMV) protocol is the process of authenticating card present payments i.e. the security standard to prevent unauthorized use of a payment card at a terminal.

2. Why should I even make the change to begin with?

There are several good reasons to make the EMV changeover:

- It removes the liability for any fraudulent chargebacks that may occur at the terminal.
- Gas stations are not only protecting themselves, they are also protecting their customers as EMV protocols and all-but eliminate skimming.

3. Am I required by law to comply?

- No. EMV compliance is not a matter of federal, state, or even local law. And issuers will continue to process transactions processed via the “old terminal”.
- However, for companies who make the EMV changeover, credit card companies will assume the liability involved in a chargeback. For those who don't, chargeback liability will instead move to the individual gas station.

4. So what do I need to be EMV compliant?

- Upgrade your credit card terminals and wiring to models that can accept payments via both EMV chip payment or via magnetic strip.
- However, it doesn't mean it's easy; a large amount of cabling can be involved, and the hardware required can make this simple job very difficult especially as the number of experts that can install the specific at-pump terminals is limited.

5. I've been offered free hardware to make the move. Should I take it?

- Be very cautious when it comes to accepting free hardware. There are some providers may charge increased rates for processing payments. Be sure to review the entire deal; consult an attorney to get the full picture.

6. Why bother with EMV? Isn't everyone just going to skip to contactless cards and mobile wallets anyway?

- Mobile wallets are gaining a lot of ground for users, but adoption isn't at critical levels yet and isn't expecting to be any time soon.
- By skipping ahead to accepting NFC payments gas stations actively ignore a group of customers that are ready to pay now with EMV-based cards.

Contact PCS today to guide you on your EMV journey! sales@pcs4fuel.com



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