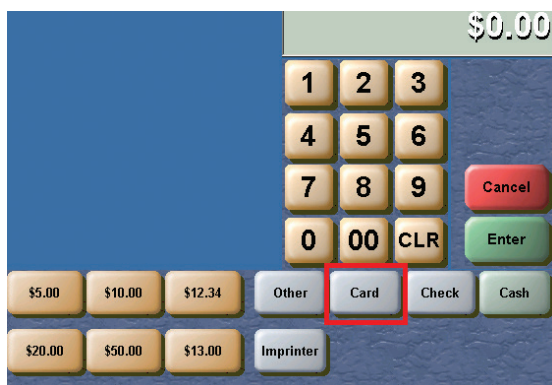


There are a few changes you will notice that come with accepting EMV chip cards at your store.

Tender Key Changes

On the Passport Cashier Workstation, the “Credit” and “Debit” tender keys do not display after the cashier selects the “Tender” button. They have been replaced by a single “Card” tender key. Use the Card Tender Key for credit and debit transactions now. You no longer need to ask customers, “is it credit or debit?”



Card Tender Key



Gilbarco Veeder-Root is the global leader in fuel dispenser technology and integrated fueling solutions, from the forecourt to the c-store. At Gilbarco, we're the industry leader because we truly understand the fueling industry, our customers and what today's business needs demand. Gain an edge over your competition by choosing Gilbarco's range of cutting edge and future-proof service station equipment and convenience store technology. No other company delivers our level of expertise and gives customers a competitive advantage in gas station and convenience store equipment. From high-tech fuel dispensers to a range of smartly integrated c-store equipment and merchandising solutions, we have everything you need to provide a state-of-the-art fueling experience for your customers.

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EMV, Passport, and Your Store

EMV (EuroPay, MasterCard, and Visa) has come to your store as part of the recent Passport upgrade installation. EMV chip cards usually contain a traditional magnetic stripe on the back and an integrated circuit chip embedded on the front.

PIN Pad and Transaction Changes

The PIN pad prompts customers to insert or swipe their card. Customers who use magnetic stripe cards will swipe their card as usual. Customers who use an EMV chip card must insert the card into the chip reader (chip end first) at the base of the PIN pad and leave it until the transaction completes. When the transaction completes, the PIN pad beeps and prompts the customer to remove the chip card.

Swipe



Chip



Receipt Changes

Receipts print additional information in the network section near the bottom of the paper. Based on the type of transaction, the purchase amount and the network, the Cashier Workstation may prompt the cashier to have the customer sign the receipt. In addition, if the network declines an EMV debit card, Passport may print a decline customer receipt.

Using a Chip Card

If the customer tries to swipe a chip card, the Cashier Workstation prompts the cashier to have the customer insert the EMV chip card and leave it until instructed to remove it at the end of the transaction. You must tell the customer they have a chip card. They must insert the card and leave it inserted until the PIN pad beeps.

Note: Inserting a chip card requires a little force to seat it properly. You may wish to tell them this as well. If the customer has inserted the chip card correctly, the PIN pad displays the prompt "Do Not Remove Card". The card must remain inserted for the rest of the transaction. If the customer removes the chip card before the transaction completes, the transaction is declined.

You must tell the customer they have a chip card. They must insert the card and leave it inserted until the PIN pad beeps.

The PIN pad displays the transaction amount and prompts the customer to confirm by selecting "OK" or "Not OK".

If the customer confirms the amount, Passport sends the transaction to the payment network for approval. When the chip card transaction completes, the PIN pad beeps and prompts the customer to "Remove Card". The PIN pad continues to beep until the customer removes the card from the chip reader. Some chip cards are dual use cards (credit and debit). If Passport recognizes a debit card, the customer is prompted with "Enter PIN". Depending on the card issuer, network and transaction amount, Passport may allow the customer to bypass entry of a PIN (press the Enter key without entering a PIN). In this case, Passport processes it as a credit card.



Network Journal

Passport includes additional transaction and approval information in its Network Journal entries for EMV card transactions. In the Network Journal Report of some brands, Passport identifies each EMV card transaction using EMV Chip Transaction as the type. You will notice richer detail of transaction approval information under the Journal Text Field for these transactions. To ensure you have all necessary information, you should supply all the information within the Journal Text for any EMV Chip Transaction that you submit to the network to dispute a charge back.