COUNTDOWN TO EMV COMPLIANCE

(Will you lose your Business to Chargebacks?)

- ! The deadline to have your Dispensers EMV compliant by Oct. 2020 will not be extended!
- ! The Oil Companies are shifting the chargeback liability to YOU not the Credit card companies.
- ! EMV essentially eliminates chargebacks due to fraud.
- ! The Oil companies have no reason to postpone the Compliance date past 10/2020

DO NOT WAIT Consider these implications:

<u>Criminals will target old non-EMV Compliant dispensers</u>. You could be the victim of tens of thousands of dollars in Credit Card chargebacks in a single month – every month.

<u>Do the math</u> – The US has roughly 750,000 dispensers at gas stations. 95% of them will need to be replaced or upgraded with kits before the EMV deadline of 10/2020. There are not enough companies able to do the work. We estimate that it will take the industry until 2025 to have all dispensers compliant.

<u>Point of Differentiation</u> — Consumers know about fraud at the pump. If you make the upgrades to EMV early, use it as a competitive edge. You have the advantage over the other local competitors who have not upgraded. Put signs out — "Chip processing at the Pump"

<u>Gallons Growth/Store sales Growth</u> – New, compliant dispensers will help you sell more gallons and drive more traffic into your store – driving bigger profits.

Expense Reduction – Empire offers an EMV compliant dispenser with a 5 YEAR WARRANTY including all parts and labor. Can you imagine a cost-free forecourt for the next 5 years?

Financing Empire has arranged great financing options through Patriot Capital for you. All the above add up to YOUR monetary benefits for **NOT** waiting.



This will change the question of.....

"can I afford to upgrade now?" to "how can I afford not upgrade now?".