

Contactless Card Reader

The easiest and safest way to pay-at-the-pump.

The biggest breakthrough in credit card payment technology in 30 years.

Contactless payment at the dispenser has never been easier to implement and is the best way to capture more revenue and to win over new customers. The contactless option on CRIND® Card Readers provides customers the safest and fastest way to pay at the pump. This option can help you service your customers more quickly and encourage more frequent visits.

Differentiation and convenience can build customer loyalty

Contactless card readers attract convenience-focused customers to the fueling island. Consumers have shown they prefer convenience, personal security, and ease of use in other applications of RFID payment at the pump. This universal payment method will attract more customers to your site. Since contactless card readers speed customers through the transaction, customers enjoy simplified transactions.

This new consumer payment technology will redefine the payment experience and encourage repeat visits to your site. Research shows that consumers are most likely to use contactless payment at gas stations (more than drug stores, fast food, and vending environments).

Reduced risk of fraud improves profitability

Ensuring security and authenticity of transactions is always a primary concern when implementing a pay-at-the-pump option. Gilbarco's contactless card reader option provides several unique safeguards that conventional credit cards do not offer.

With traditional magnetic stripe cards there is a measurable risk of the account information being copied, or "skimmed", from the card. In contrast, contactless payment cards and devices are embedded with encryption software to prevent duplication and data theft. Using dynamic card verification value ("CVV") encryption scheme reduces skimming possibilities as card data changes for each transaction. This includes a challenge/response data encryption scheme that involves the embedded chip in the card, the dispenser, and your host network.

Higher throughput equals more fuel dispensed

The concept is simple. People are always on the run and want to get fuel as conveniently as possible. Likewise, you want to provide your customers with a quick and easy way to purchase fuel and move them through your stations as fast as possible to maximize your site's potential. A contactless payment system accomplishes all of those objectives, while also allowing you to assert a position of leadership and foresight in the industry and on your street corner.





According to independent research, card issuers plan to issue tens of millions of credit cards to support contactless payments in 2005 and 2006 alone.

New. Fast. Here to stay.

Profitable for you

Revenue and Customer Loyalty

- Ideal for quick pay and unattended environments
- Provides higher throughput potential (compared to mag stripe)
- Opportunity for increased fuel and in-store lift
- Competitive differentiation
- Potential to link with loyalty program

Cost

- Best transaction rates, qualifies as a mag stripe read
- No overhead expense to enroll consumers
- No expense of buying and distributing payment devices (unless you cobrand)

Security

- Reduced fraud compared to magnetic stripe
- Dynamic card verification value ("CVV") required

Flexibility and Ease of Use

- Card companies support on-line debit transactions
- No need to create/maintain central database
- Open platforms to allow support for additional applications to be loaded into hardware

Faster for your customers

- Improved convenience and speed (no signature or PIN required)
- More control over credit card and its data throughout payment transaction
- Provides more cashless payment alternatives
- Reduced handling of cash and coins
- Zero liability for unauthorized charges

Technology

Contactless card readers use an electronic system located in the pump to "talk" with a miniature chip embedded in a credit card or a key fob (a transponder linked to a credit or check card). When the card is presented near the contactless point of sale terminal, customers enjoy immediate pay-at-the-pump convenience. Most contactless credit cards issued are hybrid cards, supporting both contactless and magnetic stripe payment methodologies. Gilbarco's contactless card reader accepts both contactless and magnetic stripe payment.

Contactless card readers can be ordered as a field retrofit kit or as a factory installed option to CRIND®. Our system is easily integrated into new or field-proven dispensers. Installing contactless hardware in your Gilbarco dispensers will only provide functionality when the following aspects of the infrastructure are in place:

1. The POS application software to support contactless is present.

This may include the ability to (depends on card company):

- Differentiate sales initiated at the island as contactless versus magnetic stripe transactions
- Support anti-collision of multiple cards presented to reader simultaneously
- Display a message on the CRIND to show when contactless card is read

2. The Gilbarco dispenser is fully equipped to support contactless.

This includes:

- CRIND card readers are present
- MPD-3 or earlier products, Gasboy, and other low-hose products are not supported

3. POS must support an in-store contactless reader peripheral.

4. Merchant must have license with card company or companies to use their application of the global standard, ISO 14443.

For Gilbarco's Passport, this specification will be unique to most applications. Gilbarco will supply the generic CRIND card reader in dispenser message level interface specification addendum for contactless payment to third party POS manufacturers that request it.

*Installation Kit Available

