



# EMV Technology Upgrades



With large EMV industry changes coming in April 2021, it is important for customers to understand the necessary steps to become outdoor EMV compliant.

Changes by the card brands will shift fraud liability to the merchant in April 2021. This shift will occur if an EMV payment method is used at a dispenser that has not been upgraded with EMV capable hardware and software. Steps to process outdoor EMV transactions and ensure your location is prepared are reviewed below:

## Outdoor EMV Building Blocks

### 1 Dispenser Hardware

To mitigate risk of EMV liability with the upcoming April 2021 liability shift, upgraded dispenser hardware must be installed for EMV transactions to process. Dispensers include two pieces of hardware that must be updated to protect your location. If you are unsure if your dispensers are EMV-capable, please contact your Authorized Service Contractor (ASC).

- **EMV Hybrid Card Reader**  
Secure card readers that can detect and read an EMV chip card
- **EPP**  
Used in conjunction with a card reader for secure entry of a cardholder's PIN

### 2 Site Connectivity

In addition to EMV-capable hardware and software, devices must also have the correct connection to process an EMV transaction. Depending on your site infrastructure, new wiring or additional hardware components may be required to ensure EMV transactions can be transmitted between the dispenser and your store. If you are unsure of your current connectivity configuration, please contact your ASC.

### 3 POS Software

While an EMV-capable dispenser has the electronics within the dispenser and may also have the required hardware, a software update will be required to fully enable EMV transactions. Once available, EMV software must be installed and maintained, in order to remain compliant. If you are unsure of your current software version, please visit MSOA or contact CHS Payment Solutions at 800-852-5301.

## Authorized Service Contractor Contact

If you are unsure about any of the building blocks above, please contact your ASC for a consultation. For recommended service contractors in your area, contact **Cenex Retail Image & Equipment at 800-852-8186, option 4.**