Retrofit Payment Terminal

Struggling with the high cost of upgrading fuel dispensers to accept EMV cards? EMV Easy Pump is a unique retrofit payment solution for the petroleum industry that is cost-effective, PCI compliant, and accepts EMV, Mag-Stripe, and Contactless payment transactions directly at the pump. Independent stations can now meet industry requirements without expensive upgrades or closing stations for several weeks.

Unique Retrofit Solution
- Simplified connectivity to current system
- Platform accepts numerous payment methods: coupons, wallet apps, loyalty programs and gift cards
- Integration strategy allows for multiple end points to connect numerous devices to the store
- Tamper-resistant technology

Solve EMV and PCI
- Industry is mandating move to EMV by 2020
- Major target for fraud - eliminate risk and meets industry requirements at a competitive price
- Payments are done at the terminal, direct to payment processor
- Remove sensitive PCI data from store networks

Easy to Install
- Seamless transition - unique, non-intrusive approach to connecting hardware to the pump
- Integration to existing systems
- Processor flexibility
- Wi-Fi from pump to store eliminates costly new cable and downtime

Inexpensive
- No other available solution on the market that offers a similar level of features at a cost-effective price
Enable EMV. Easy-Install. Low Price.

Is it too good to be true? We promise you, it’s NOT!
The cloud adheres to internal systems and interfaces with standard industry protocols. Our deployment and industry strategy ensure a seamless transition and minimizes downtime by phasing deployment while also giving the option to temporarily run the old and new system simultaneously.

The all-in-one payment terminal supports QR code scanning, PIN-on-glass, MSR, EMV chip and PIN, NFC for Apple Pay and Google Pay, bluetooth and Wi-Fi, and includes a built-in security camera. The device is simple to install with only one cord for power.

- Store systems are removed from PCI Scope
- No impact to internal reporting and archiving of data
- Direct to processor transaction path allows for easier payment processing options
- Platform can easily support other innovation and connect to the store systems

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EMV Easy Pump 2.0
Features and Benefits

- Contactless, EMV chip, magstripe
- Camera for 1D/2D code scanning
- All-in-one payment module
- Hybrid card reader
- 4.3 inch color touchscreen display
- IP54 & IK08 physical protection
- USB, RS232, MDB connectivity
- WiFi & Bluetooth connectivity

Specifications

<table>
<thead>
<tr>
<th>Features</th>
<th>Specifications</th>
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</thead>
<tbody>
<tr>
<td>Memory</td>
<td>256MB DDR + 128MB Flash</td>
</tr>
<tr>
<td>Processor</td>
<td>Cortex-A7</td>
</tr>
<tr>
<td>Card Reader Types</td>
<td>Magnetic Card Reader</td>
</tr>
<tr>
<td>Communications</td>
<td>WiFi</td>
</tr>
<tr>
<td>Peripheral Ports</td>
<td>1 x USB device</td>
</tr>
<tr>
<td>Physical</td>
<td>L x W x H (in): 5.5 x 4.8 x 2.9</td>
</tr>
<tr>
<td>Environmental</td>
<td>Operating Temperature: -20°C ~ 70°C (-4°F ~ 158°F)</td>
</tr>
<tr>
<td>Certifications</td>
<td>MasterCard payPass</td>
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</tbody>
</table>
Sound Payments Petro Solutions cost-effectively solves EMV at the pump with EMV Easy Pump™, a retrofit, semi-integrated payment solution that supports contactless via card tap or NFC (Apple Pay, WeChat Pay, Ali Pay), QR code scanning, PIN-on-glass, MSR, and EMV chip and PIN.

Installation involves only one power cord and eliminates the need to purchase new pumps and close stations for installation. The direct-to-processor transaction connection uses point-to-point encryption, which is more secure and will eliminate many types of fraud that are common today. In addition, the platform is flexible so it can easily support future innovations.

Why would a station consider an upgrade during this unprecedented time?

Sound Payments is closely monitoring COVID-19 and the associated impacts. We recognize that stations are facing a challenging time – both from implementing new procedures and the financial impacts associated with the economic environment. For this reason, it is even more paramount to evaluate upgrade options to support EMV at the pump. A semi-integrated, retrofit solution can eliminate touch points at the pump with its contactless capabilities, simplify installations to support social distancing guidelines and serve as a cost-effective solution at a time when stations are concerned about their bottom line. With EMV contactless, there is no need to insert a card, enter a zip code or signature.

Last August (2019), stations cited costs as a major obstacle in a survey conducted by Connexus. Cost will become even more important, especially with a challenged economy. The EMV Easy Pump model was built on providing a cost-effective option. Even during this time, the cost to upgrade with EMV Easy Pump is significantly lower than other options in the market (see the pricing question below for more details).
As mentioned above, retrofit installations are simple and involve only one power cord. It eliminates the need to purchase new pumps and close stations for installation. Only 1-2 people are required onsite at an install, which helps support social distancing guidelines. The direct-to-processor transaction connection uses point-to-point encryption so it is more secure and will eliminate many types of fraud that are common today. In addition, the platform is flexible so it can easily support future innovations.

If the deadline is extended, why should I be concerned with an upgrade right now?

To provide a little background -- the push to support EMV stemmed from a change in the rules where merchants and acquirers are liable for all applicable counterfeit fraud associated with EMV chip transactions if their inside POS terminals do not support EMV technology. This became effective for retail EMV chip transactions in October 2015. However, the mandate was pushed back for pay-at-the-pump at gas stations due to the extra complexity to support it. The due date was initially October 2017 but was postponed to October 2020.

Recently, the Merchant Advisory Group (MAG), an association that advocates for merchants on payments issues, requested another delay due to the lack of industry readiness. The card networks denied the request.

Industry associations recently submitted another request for a delay due to COVID-19 and the associated financial impacts. Visa denied the request, stating that it was premature to make this decision.

This time presents an opportunity to explore options. Additionally, EMV Easy Pump is much more affordable than other options while promoting fewer touch points with its contactless capabilities. This is a positive benefit that a station can promote to customers. If the extension continued to be denied, merchants and acquirers will be forced to take on the liability for fraudulent transactions in October.

With social distancing requirements and states shutting down, how are we able to move forward with an installation?

Sound Payments solutions are cloud-based. Once a petroleum industry marketer/jobber is trained and fully educated, they can sell our product to a station. Onsite installations are completed by the fuel jobber or pump servicing company. A majority of the installation (as well as updates) is done remotely via the cloud and involves 1-2 people onsite for the installation.

With today’s advice by the CDC and WHO to practice social distancing to reduce the amount of human contact, EMV Easy Pump is a solution to complete much of the process remotely, combined with needing just one to two people for an onsite install. With our remote boarding capabilities, simplified installation procedures and commitment to supporting and keeping the business up and running while converting, it’s an easy choice for solving the EMV mandate challenge.
Why should a petroleum marketer and a station choose Sound Payments?

- Cost-effective
- Supports Social Distancing Guidelines
- Contactless Capabilities
- Simplified installation
- Semi-integration Method
- Supports Future Innovation

EMV Easy Pump is a low-cost, simplified option for stations eliminating the need to replace pumps and tear up concrete. It’s installed with a retrofit kit and the platform is flexible to support future innovations. It supports QR code scanning, PIN-on-glass, MSR, EMV chip and PIN, NFC for Apple Pay and Google Pay, Bluetooth and Wi-Fi, and includes a built-in security camera. Contactless capabilities are a major benefit for the purpose of eliminating touch points but also convenience for customers. The benefits of semi-integration versus full integration is also an important consideration in that:

- Most existing U.S. implementations in petroleum are conceived as a full integration, where the payment application runs on the forecourt controller, separate from the payment terminal. The payment terminal receives the cardholder data and passes it to the payment application for processing bringing the entire solution into PCI scope for auditing.

- Keeping full integration may not continue to work with your existing equipment, and any time something changes, it can require a new certification across each piece of the solution affected. Since the payment application is separate from the payment terminal, this implementation also puts the station in PCI scope. Thus, system security becomes an important issue, as this configuration is responsible for much of the card skimming.

Semi-integration is a method that should be considered. It is also the method used for EMV Easy Pump. With semi-integration, the payment application runs on the payment terminal. So, all card processing is handled by the payment terminal, which links directly to the payment processor.

- By separating the payment terminal from the rest of the system, this configuration provides more flexibility because it’s compatible with a multitude of pumps and forecourt controllers and does not require new certifications for each.

- It is also more secure, since cardholder data goes directly from the reader to the payment processor/host and is PCI-certified. In addition, the payment device at the pump is a PCI certified payment terminal, so if anyone tries to tamper with the device, it will stop working.

- Being semi-integrated the approach minimizes downtime because you can upgrade one pump at a time. You don’t need to take the whole station down to convert to EMV.
What is the cost for a retrofit upgrade in terms of hardware, labor and ongoing SAAS fees?

Stations have a few options and they are looking to their merchant services and or pump servicing companies for a solution before the deadline. They break down into three factors: what equipment you currently have, what you want to do in the future and your budget. Below is a breakdown of those options for comparison

A. Buy a new pump and complete system. Of course, this is what the pump manufacturers want you to do, and you may not have a choice if your pump is too old to support EMV technology. The benefits to this approach are that you know your system should work. The disadvantage is it can be very expensive for the new hardware, software, and downtime to the business. A four-pump C-Store to upgrade equipment the traditional way can cost a business:

- Downtime, up to 1 month for infrastructure adaptation.
- The Cost of 4 new fuel dispensers @ $15,000 = $60,000.
- Monthly SaaS ≈ $1,000 depending on your software provider.
- This does not include hoses, nozzles and plumbing fixtures and pump software configuration services. Inground tanks and construction costs that can reach upwards of ~$140,000.
- This does not include labor, permits and other incidentals.
- Lost in-store revenue and customer satisfaction due to outage from ongoing construction – incalculable!

**Total cost to the gas station owner to convert:** >$200,000
B. Retrofit your existing pump and system. 
A retrofit involves upgrading your existing pump and system to accept EMV. The major pump manufacturers have retrofit kits that work on some of their newer pumps, but these kits are relatively expensive and require you to upgrade your payment and potentially your POS software. Several third-party companies have developed retrofit kits that are less expensive. A four-pump C-Store to upgrade equipment this way:

- Cost can be between $5,000 - $8,000 per side of the pump
- Monthly SaaS ≈ $1,000
- They don’t retrofit all pumps

**Total cost to the gas station owner: >$50,000**

C. EMV Easy Pump retrofit is 1/3 of the cost of other solutions and doesn’t involve closing the station or ripping up concrete or potentially the other extraneous costs listed above. EMV Easy Pump is semi-integrated, independent of pump and POS provider and separates the challenges of PCI for payments from the instore systems, providing a safer solution security wise via the end to end encryption. A four-pump C-Store to upgrade equipment with our solution:

- Costs can be $3,000 or less per pump
- Retrofit to existing equipment (works with most pumps & forecourt controllers)
- Use existing POS software
- Ability to phase upgrades to EMV by individual pump fueling position
- Eliminate PCI Scope by removing sensitive data from your in-store system

**Total cost to the gas station owner: 1/3 the cost of comparable solutions**

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EMV UPGRADE COST COMPARISON

**NEW SYSTEM**

$15,000+ per pump

Plus monthly SaaS (approx. $1,000 per month), as well as hoses, nozzles and plumbing fixtures and pump software configuration services. Inground tanks and construction costs that can reach upwards of ~$140,000

**OTHER RETROFIT OPTIONS**

$5,000 - $8,000 per pump

Plus monthly SaaS (approx. $1,000 per month)

**OUR SOLUTION**

1/3 the cost

A retrofit, semi-integrated solution that is 1/3 the cost of comparable solutions.

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FAQ 2.2
What processors do you work with?

We are currently certified with First Data and Heartland and will continue to pursue new certifications based on opportunity.

How can a station or marketer learn more?

To learn more about EMV Easy Pump solution, visit our website at soundpayments.com. Additionally, we host webinars periodically – visit the website to register. You can also call us directly at 844-319-5635 or petrosales@soundpayments.com.