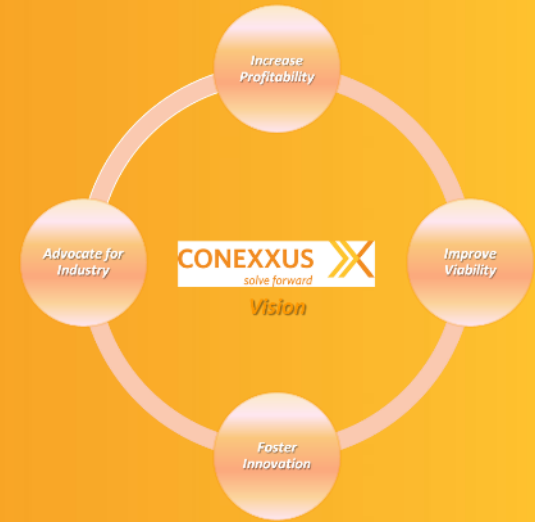


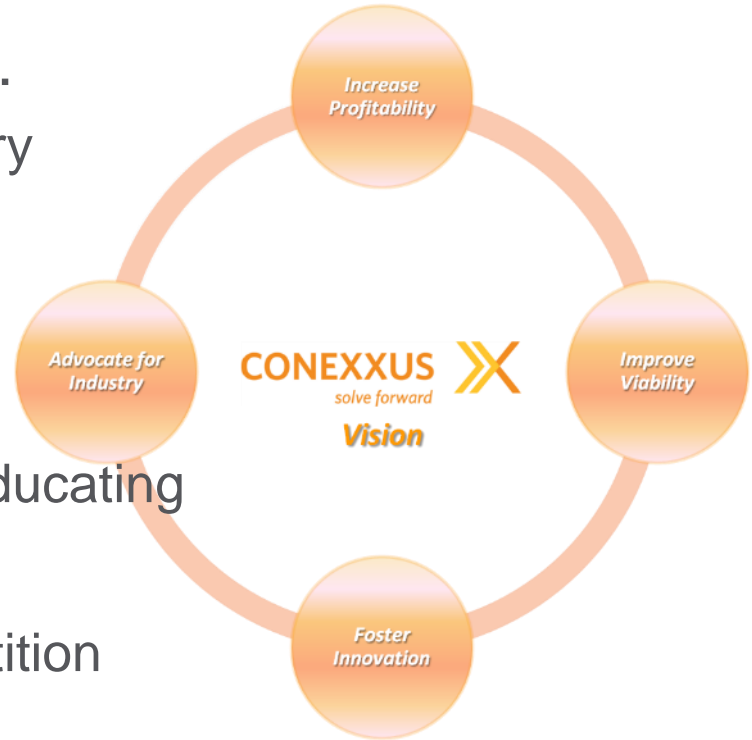
Combating Card Crime at the Fuel Island

Webinar: December 17, 2015



About Conexxus

- We are independent & non-profit...
 - Expert volunteers, shaping the industry
- We set standards...
 - Data exchange, security, payments
- We provide clarity...
 - Emerging tech/trends; identifying & educating
- We advocate for our industry...
 - Open standards, innovation & competition
- We improve profitability



2016 Conexus Annual Conference

May 1 – 5

Loews Ventana Canyon
Tucson, AZ

Registration will open in early December

www.Conexus.org/AnnualConference



CONEXXUS 
solve forward

Presenters



MODERATOR
Kara Gunderson
POS Manager
CITGO Petroleum Corporation

With a career spanning 16 years in the petroleum payments space, Kara joined CITGO Petroleum Corporation in 2013 as the POS Manager. Prior to CITGO, Kara worked with petroleum merchants at WorldPay US and managed card payments, major oil branded contracts and relationships at Western Refining, formerly known as Giant Industries. Kara's within the petroleum payments space makes Kara an industry leading expert in the field. Kara Chairs the Connexus Data Security Standards Committee and also Co-Chairs the EMV Migration Forum Petroleum Working Committee.



PANEL EXPERT
Luke Grant
North American Product Manager for Payment Systems
Gilbarco Veeder-Root.

Luke has been a part of Gilbarco's parent company, Danaher, for 7 years in a variety of Operations Management and Marketing roles. He is a former Naval Officer and is a graduate of the Darden School of Business at the University of Virginia.



PANEL EXPERT
Tim Weston
Senior Product Manager, Payment – North America
Wayne Fueling Systems

Tim leads new product initiatives for the company's fuel dispenser payment systems and related credit/debit security solutions. His current focus is on development and commercialization of solutions supporting EMV readiness/deployments in the U.S and Canada. He also participates in numerous industry technology and standards organizations and holds multiple patents and patent pending designs for pay at the pump, encryption, and authentication systems in a service station environment.



PANEL EXPERT
Doug Spencer
Director, Products and Services
NACS

Doug has over 10 years' experience in the convenience & petroleum industry and currently manages NACS' portfolio of 'Solutions', designed to assist NACS members in operating their businesses more profitably.

ABC News Miami



azcentral THE ARIZONA REPUBLIC
SEARCH

LOCAL SPORTS THINGS TO DO BUSINESS TRAVEL POLITICS OPINION ARCHIVES USA TODAY 44° VIDEO JOBS CAR

Credit-card skimmers found on Phoenix gas pumps

Courtesy: Moby, The Republic | azcentral.com 11:17 am, 10/7 December 13

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A TRONIX Company

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ATM Skimmer: Were You Victimized?

IT'S THE SCARIEST THING TO THINK ABOUT: HOW MANY OF US HAVE BEEN VICTIMIZED BY THESE DEVICES? ...

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NIGHTLY NEWS TODAY MEET THE PRESS DATELINE

Use of Credit Card 'Skimmers' at Gas Stations, ATMs Is Exploding

by GABE GUTIERREZ

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▶ Alarming Spike in Credit Card Skimmers Targeting Gas Stations 2:16



Office

CREDIT CARD SKIMMERS FOUND IN OTTAWA COUNTY 12:07 WZZM13.COM

OR MURDER CHARGES MAULIED BY DOGS XMAS TREE BURN HAZARDS

13 TOYS FOR TOTS DROP OFF LOCATIONS SEE THE FULL LIST AT WZZM13.COM

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NEWS WEATHER SPORTS

@ Posted: Nov 24, 2015 2:53 PM CST
Updated: Nov 24, 2015 2:53 PM CST

Credit card skimmer found at gas station

A homemade Bluetooth credit card skimmer was found Monday afternoon at Peto's Travel Center in Roanoke.

According to the Jeff Davis Parish Sheriff's Office, a customer tried to pay for fuel at the pump, but the display went blank and denied the card.

The customer then went inside to pay and was successful. A service technician was called to the store and found a homemade Bluetooth credit card skimming device attached to the fuel pump.

8 WISN

OTHER SPORTS INDY STYLE REPORT IT COMMUNITY

credit card skimmer found in Johnson County

15, 7:12 pm | Updated: November 28, 2015, 7:13 pm



A credit card scanner was found in this gas pump Wednesday, Nov. 25, 2015. (Provided Photo/Johnson County Sheriff's Office)

JOHNSON COUNTY, Ind. (WISH) — The Johnson County Sheriff's

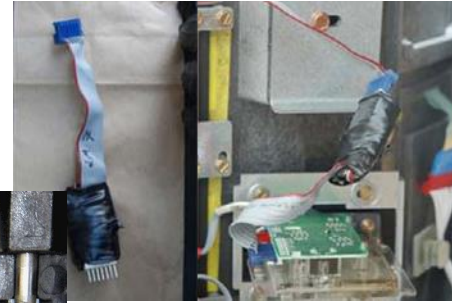
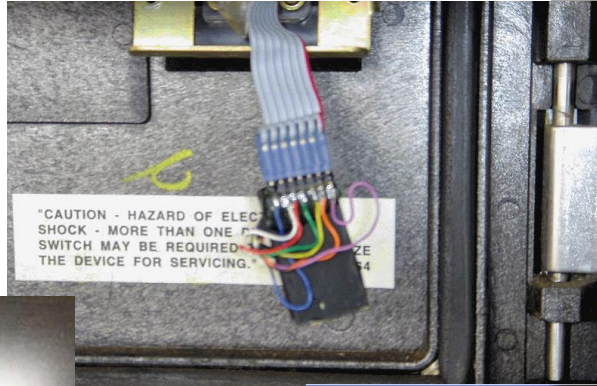
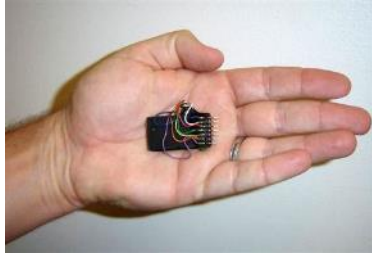
CONEXXUS solve forward

Zac Stoner, Area Support Manager, Gilbarco Veeder-Root

YOUR Brand is at Stake...

- Loss of reputation
- Loss of customer confidence
- Diminishment of store image
- Financial losses through theft recovery

The devices...



Reverse side of PIN pad overlay



Easy to get...



ebay Shop by category

credit card skimmer

Categories: credit card reader, credit card reader writer, credit card embosser, mini credit card reader, credit card writer, skimming atm, hot foil...

Condition: New (8)

Price: \$ to \$

Format: All Listings (8), Auction (0), Buy It Now (8)

Item Location: Default, Within 100 miles of 78026, US Only, North America, Worldwide

Delivery Options: Free shipping, Free in-store pickup

Show only: Returns accepted, Completed listings, Sold listings

More refinements...

Sponsored Links

All Listings Auction Buy It Now

Sort: Best Match View

credit card skimmer 8 listings Follow this search

- New Bluetooth Wireless Magnetic Credit Card Reader Data Collector Skimmer
\$168.88 or Best Offer
Free shipping
41 watching
From Hong Kong
- New MiniDX3 Portable Magnetic Stripe Credit Card Reader Data Collector Skimmer
Factory Out-Let✓8000+ Cards Store✓3-Tracks Version✓
\$119.00 or Best Offer
Free shipping
39 watching
From Hong Kong
- MiniDX3 Portable Credit Card Reader Swipe Magnetic Stripe Data Collector Skimmer
\$122.49 or Best Offer
Free shipping
From Hong Kong
- Bluetooth 4.0 Credit Card Reader Skimmer Swipe Works On Windows/ iOS/ Android
\$168.00 Buy It Now
Free shipping
From Hong Kong



Defending the Fuel Island

LOW COST PRACTICES

Train your sales associates...

- Make security POLICY
 - part of everyone’s job security
- Watch for high levels of
 - bad card reads
 - dispenser “offline” messages
- Be suspicious of
 - vehicles parked at island for extended periods
 - “technicians” performing unscheduled “work”



Train store personnel...

- Inspect dispensers daily for:
 - Signs of forced entry to dispenser
 - Abnormal “look” to a payment terminal
 - Reader not flush with door panel
 - PIN pad not flush with door panel
- Maintain line of sight with island
- Inspect all islands if incidents occur at other local stores
 - thieves travel in packs!



Partner with your service provider

- Establish a routine, detailed inspection of all payment terminals
 - Skimmers are unique, only trained technicians can truly identify them
- Enable store personnel to request site inspections
- Establish equipment “baseline” with provider
 - Investigate upgrades for better security

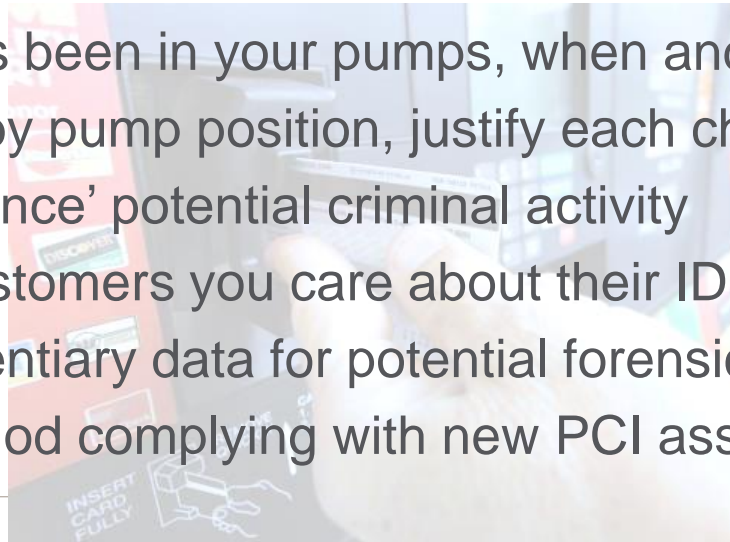




WeCare Tamper-Evident Decals



- Know who has been in your pumps, when and why
 - Log tags by pump position, justify each change & date
- Visually 'influence' potential criminal activity
- Show your customers you care about their ID and data security
- Maintain evidentiary data for potential forensic purposes
- Provides method complying with new PCI asset tracking rules





“We Care about your ID” Tamper-Evident Security Labels



\$69 per roll – 500 count

3.5” x 1”

Barcode and Serial Numbering

www.nacsonline.com/wecare



Defending the Fuel Island

INVESTING IN YOUR SECURITY

Consider more secure strategies

- Change locks to “site-unique” keysets
- Dispenser access alarms (local and centrally monitored offerings)
- Install prominent video surveillance system; run it even if store is closed
- Improve lighting on forecourt



Upgrade payment terminals

- Hybrid or Secure Card Readers
 - Eliminate internal skimming through encryption within the card reader
 - Potential for PCI scope reduction
- EMV
 - More secure, full-travel keypads
 - Tamper resistant/evident housing
 - EMV will not eliminate mag-stripe skimming, but will reduce the value of skimmed data for making counterfeit cards



Defending the Island Summary

- **DETECT**
 - Note all systems errors and abnormal island activity
 - **INSPECT**
 - Daily inspection of tags, abnormalities, entry
 - **PROTECT**
 - Upgrade systems for detection and encryption
 - **REPORT**
 - When in doubt, have a tech check it out!
-



Defending the Fuel Island

SO YOU FOUND A SKIMMER?

In disaster management...

The right way

- Cooperation with authorities
- Open communication
- Ready to admit fault
- Furtive actions to cure
- Genuine concern for those affected

The wrong way

- Refusing to work with authorities
- Hiding in your office
- Claiming victimhood
- No apparent changes
- Minimizing damage caused to others



Immediate actions...

1. Disable/bag both sides of the pump
 - Make sure customers do not attempt sales
 - DO NOT tamper with dispenser!
2. Contact local law enforcement
 - Request investigation, let them remove skimmer
 - Provide copy of inspection logs (ahem...)
 - Request copy of police report
 - ensure it is correct, correct it if not
3. Contact your supplier, brand and/or franchise

Dealing with the aftermath - Customers

1. Empathize

- This MAY be devastating to their ability to pay bills
- Assure them you are cooperating with authorities

2. Inform

- Provide a brief synopsis of events
- Detail steps you took to prevent

3. Assure

- Have a demonstrable plan that outlines steps being taken to prevent future incidences



Dealing with the aftermath - Staff

- Inform them of issue, stick to facts
 - They will be dealing with customer backlash
- Have them refer all inquiries to designated person
 - provide short “script” of what to tell customers
 - Less is more...
- Recognize staff that found device
 - reinforce value of staff vigilance



Dealing with the aftermath - Press

- Don't...
 - Hide from inquiries or interviews
 - Come off as a “victim” (even though you are)
 - Be affiliative, and not defensive or angry
- Do...
 - Express genuine concern for customers
 - Explain your preventative policies & actions
 - Explain you are working with all authorities

