YOUR CUSTOMERS are READY. are YOU?

CREDIT CARD
0123 4567 8901 2345

CITGO

This...

EMV CHIP CARD

CREDIT CARD
0123 4567 8901 2345
9376
NAME
MONTH / YEAR
12 / 16

plus this...

↓

MOBILE
PAYMENTS

Equals Success

GET AHEAD FOR YOUR CUSTOMERS...

...STAY AHEAD FOR YOUR BUSINESS.

Fast

Convenient

Win/Win

Efficient

Your customers are on the go and in the know, and CITGO Chip & Mobile™ is your fast track to competitive success in a payment environment driven by end users. Get on board now with the CITGO POS program to put important security benefits and payment features working to your advantage.

WHAT IS CITGO CHIP & MOBILE™?

Both "chip" and "mobile" are payment instruments – cards and smart phones. Cards are embedded with microprocessor chips that encrypt and protect cardholder data. Mobile payments attract consumers who prefer to pay with their smart phones.

CHIP **is our reference to Europay, MasterCard® and Visa® (EMV) chip technology**. EMV is rapidly becoming the global standard for both credit and debit card payments because its enhanced security features significantly increase card security, protect sensitive payment data and reduce card-present fraud through chip-enabled cards.

MOBILE **is our reference to payments transacted via mobile apps**. Included, among others, is our CITGO mobile payment app embedded within Club CITGO as well as digital wallets such as Apple Pay, a breakthrough payment technology, and Google Wallet, a Gmail-based debit/credit card app.

Customer Loyalty

Safe

Trending

Innovative Technology

A POSITIVE EXPERIENCE

SECURE

EMV cards and terminals work as a team to protect card payments. EMV cards store payment information in a secure chip versus a magnetic stripe. Payment transactions are secured with (1) card authentication to protect against counterfeit cards, (2) cardholder verification that authenticates the cardholder and protects against lost and stolen cards, and (3) transaction authorization via a unique code assigned to each transaction that's virtually impossible to replicate in a counterfeit card.

SMART

Upgrading to EMV technology by the deadline is a smart, logical business decision that reduces your exposure to fraud. It also allows your customers to pay with confidence knowing you've protected them against fraudulent transactions and identity theft. It's easy to see how EMV is a win/win situation for retailers and consumers.

SIMPLE

EMV transactions are simple, and the card reader does the work for you. After your customer inserts an EMV card into the chip-activated reader, on-screen prompts complete the transaction.

**FOR YOU
AND YOUR
CUSTOMERS**

WE ACCEPT CITGO CHIP & MOBILE™

70%

The estimated percentage of credit cards that will employ chip technology by the end of 2015*

1 billion+

Did you know? There are more than 1 billion chip cards in use around the world, which reflects the migration to more secure chip-based payment technology.

*Aite Group 2014 research report – EMV: Lessons Learned and the U.S. Outlook

WHY

MOBILE PAYMENTS?

Consumers are on the fast track all day every day, and studies show that speed and convenience are more important than price to c-store customers. Mobile payments are ideally suited for c-store customers, offering a fast, hassle-free payment method. It's also simple and clutter free, with electronic receipts and access to online consolidated payment histories. Mobile payments allow your customers to pay in store for food, beverages and merchandise as well as fuel products at the pump. No cash. No credit cards. No hassles.

Hassle free
and simple

Fast, convenient
and efficient

A trending, at-your-fingertips
payment method

Life feels simpler
with an easy way
to pay

CUSTOMERS

♥

MOBILE
PAYMENTS
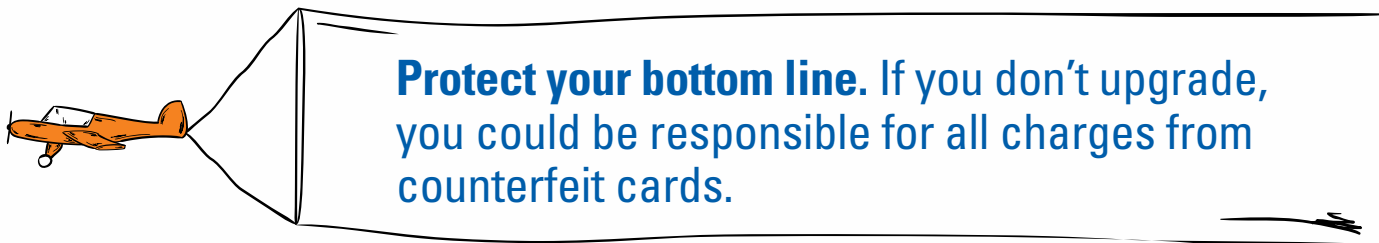
No need to carry
or sift through
cash, credit cards
or a bulky wallet

Targets more than half of
all U.S. consumers who purchase
items at c-stores

WHY UPGRADE?
WHY NOW?
BECAUSE IT MAKES SENSE

Protect your bottom line. If you don't upgrade, you could be responsible for all charges from counterfeit cards.

3 **Competition for customers is tough.**
It makes sense to strengthen or add a loyalty program by giving customers more reasons to return to your store.

2 **Better connectivity means faster checkouts and happier customers.**

1 **Consumers expect and use state-of-the-art technology, and they are loyal to retailers that meet their expectations.**

Win!

5 **You're in it to win it.**
It makes sense to avoid detours and be an early adopter of CITGO Chip & Mobile™ software upgrades to get – and stay – ahead of fierce competition for c-store customers.

4 **An investment in technology upgrades is an investment in your success.**
It makes sense to focus on both immediate and long-term success. Now is not the time to be shortsighted; criminals will find and defraud you in the absence of the EMV upgrade.
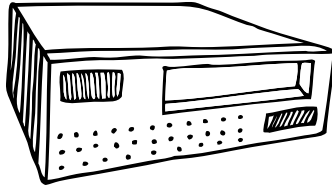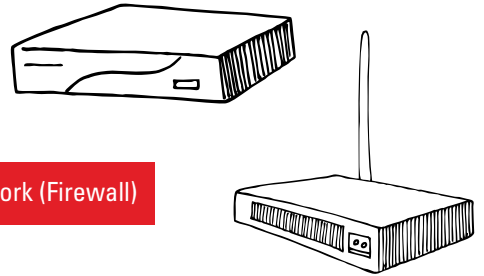
NEW TECHNOLOGY

FOR YOUR STORE

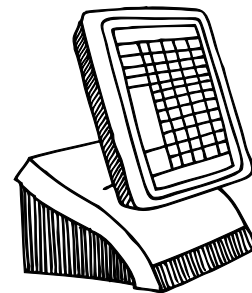# UPGRADED POINT-OF-SALE EQUIPMENT AT A GLANCE

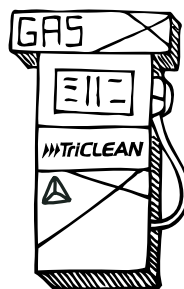EMV-Capable Site Controller

Secure Network (Firewall)

Upgraded or New PINpads
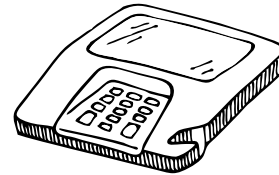
Upgraded or New Point-of-Sale Systems

2020: Upgraded Fuel Dispensers

GAS

>>>TriCLEAN

SURVEY YOUR STORE

Survey your store for the number of POS terminals, fuel dispensers and card acceptors. You'll need this information to identify necessary upgrades and quantities for each of your stores. As a reminder, there is generally one card acceptor on each side of the fuel dispenser. You do not need to count the number of fuel hoses.

HOW MANY DO YOU HAVE?

POS TERMINALS　　　　FUEL DISPENSERS　　　　CARD ACCEPTORS
(FUELING POSITIONS)

Location	POS Terminals	Fuel Dispensers	Card Acceptors
Store #1	2	6	12
Store #2	4	12	24
Store #3	1	4	8

NEED HELP? Simply contact your CITGO gasoline supplier, who is standing by to offer prompt assistance.

7

STEPS:

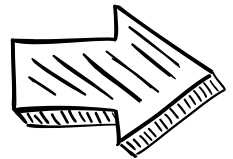### HOW TO UPGRADE

1. Count and record the number of these at your store:

POS TERMINALS:

FUEL DISPENSERS:

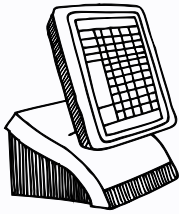DISPENSER BRAND:

CARD ACCEPTORS:

NEED HELP? Not sure how to do this or need your numbers verified? Please contact your CITGO gasoline supplier for help.

2.

Order your upgraded POS hardware.

WHY UPGRADE?

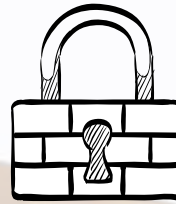To meet consumer demand for CITGO Chip & Mobile™ and have compliant POS terminal hardware and software.

3.

Add the firewall in conjunction with your POS hardware upgrade.

WHY ADD?

To prevent access and threats by attackers.

6.

Upgrade your POS software from CITGO. Availability to be announced.

WHY UPGRADE?

To enable EMV point-of-sale payments.

7.

Upgrade fuel dispensers.

(DEADLINE: OCT. 1, 2020)

4.

Switch to broadband if you are currently using dial-up.

WHY SWITCH?

CITGO Chip & Mobile™ technologies require broadband. POS terminals no longer support dial-up.
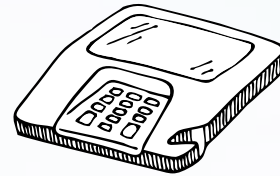
5.

Order or add EMV-capable PINpads with NFC capability.

WHY ADD?

Your software and hardware must be compatible to process transactions.

HAVE QUESTIONS ABOUT ANY OF THESE STEPS?

Please contact your CITGO gasoline supplier. We're here to help.

AND FINALLY,

MEET WITH US.

WE'RE HERE TO HELP YOU MOVE TO CITGO CHIP & MOBILE™

Make an appointment today with your point-of-sale distributor and fuel dispenser manufacturer to develop individual plans for each location.

CITGO POS TECHNOLOGY

Location Name:_____

Store I.D.#:_____

❑ Rent   ❑ Buy

QTY:

_____ Firewall   _____

_____ Ruby Ci   _____

_____ Commander   _____

_____ Ruby 2   _____

_____ Topaz XL   _____

_____ Other POS   _____

_____ PINpads   _____

Date:_____

CONTACTS

Call your CITGO gasoline supplier, who is standing by to offer assistance.
Visit CITGO MarketNet® >> Payment Card >> Point-of-Sale for details.

CITGO®
FUELING GOOD®