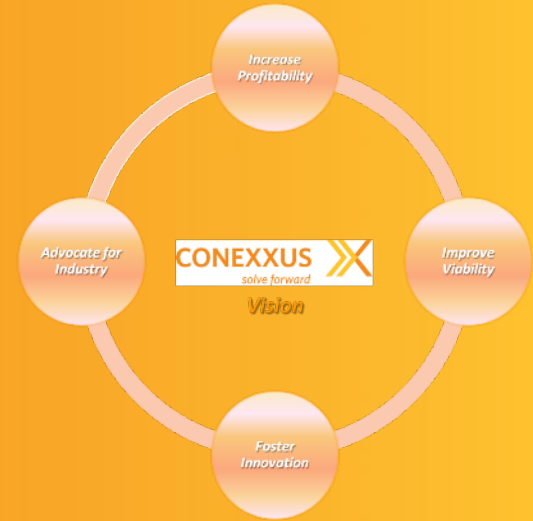


# Combating Card Crime at the Fuel Island

Webinar: December 17, 2015



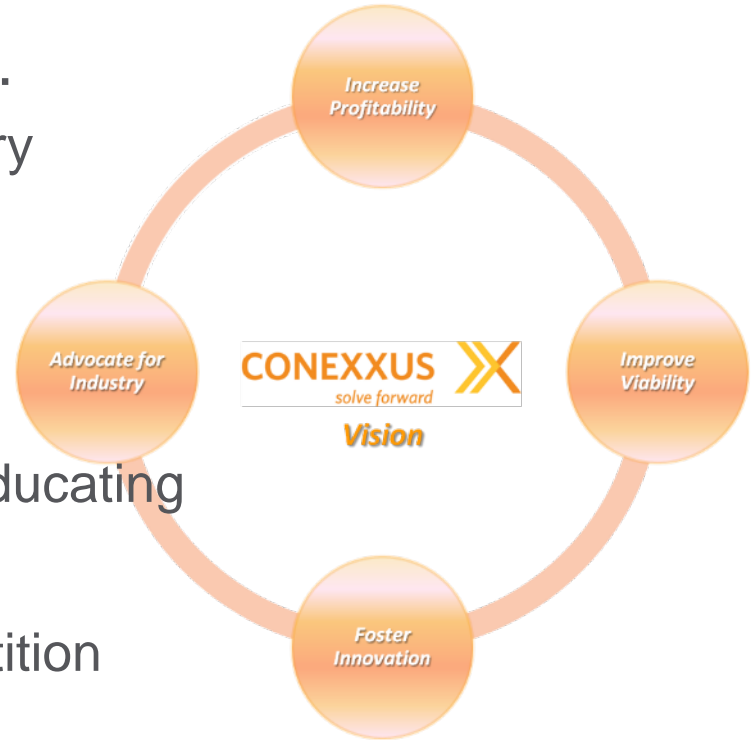
**GILBARCO  
VEEDER-ROOT**

**Wayne**  
FUELING SYSTEMS

**CONEXXUS**   
solve forward

# 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 Conexxus Annual Conference

May 1 – 5

Loews Ventana Canyon  
Tucson, AZ

Registration will open in early December

[www.Conexxus.org/AnnualConference](http://www.Conexxus.org/AnnualConference)





# 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.



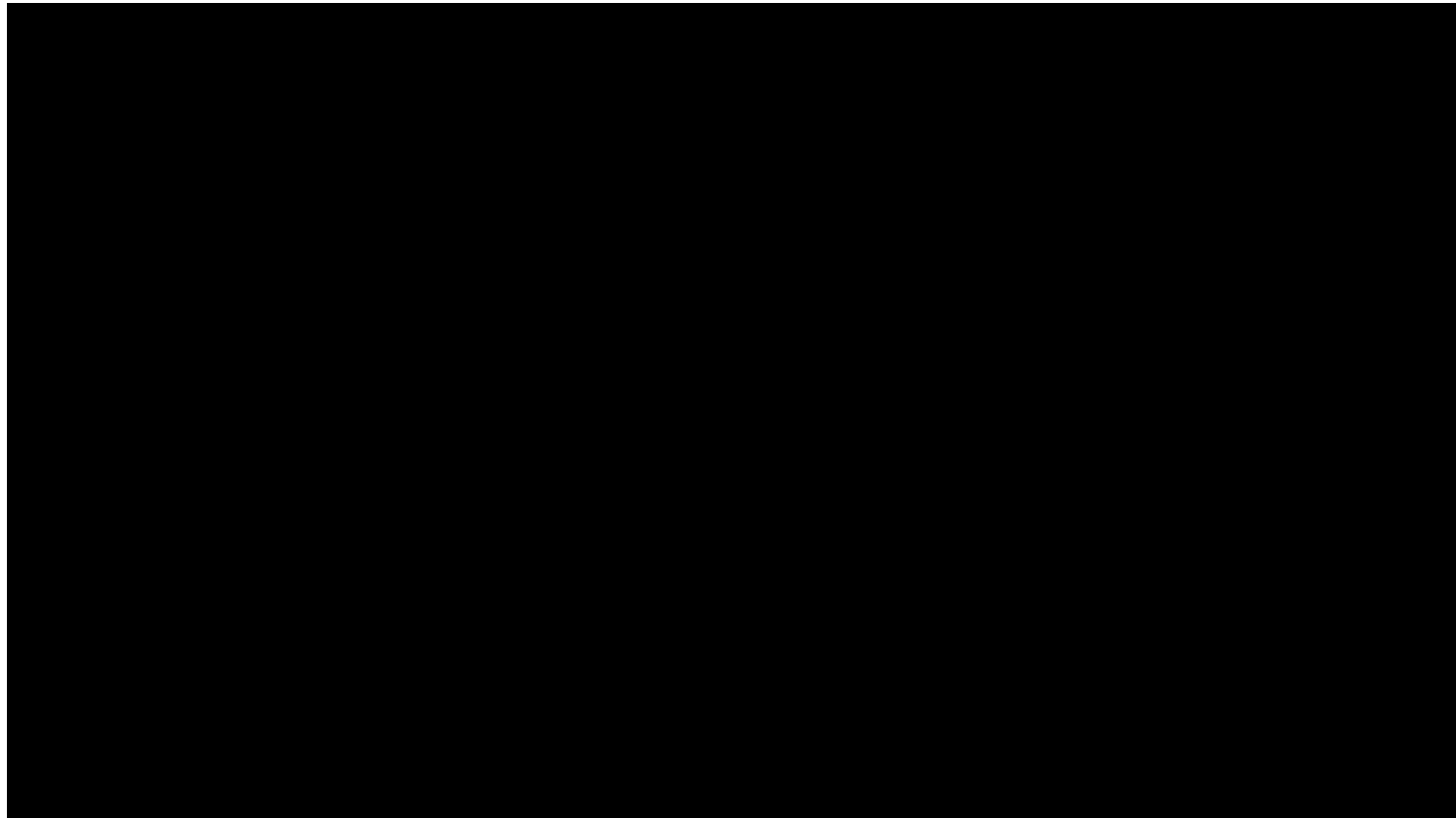
**PANEL EXPERT**  
Tim Weston  
Senior Product Manager, Payment – North America  
Wayne Fueling Systems

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.



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ABC News Miami



**azcentral** THE ARIZONA REPUBLIC  
SEARCH

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

### Credit-card skimmers found on Phoenix gas pumps

Courtesy: Wally, The Republic | azcentral.com | 11:11 a.m. 10/17 December 12

**10NEWS** TAMPA BAY SARASOTA  
A TRONIX Company

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The top 10 most WTSIP SEEN ON TV

A customer receives TSA letters to the aid of their safety

When 2015 presidential candidates the best with the issues and questions you care most about?

Transporters, Cris on topics how

**ALEXANDRIA NEWS .org**

SEARCH

NEWS LOCAL SPORTS BUSINESS TRAVEL POLITICS OPINION ARCHIVES USA TODAY APP VIDEO JOBS CAR

### ATM Skimmer: Were You Victimized?

BY JEFFREY W. HARRIS

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

THESE DEVICES ARE BEING USED IN EVERY STATE AND IN EVERY COUNTRY. THEY ARE BEING USED IN EVERY TYPE OF BUSINESS AND IN EVERY TYPE OF LOCATION. THEY ARE BEING USED IN EVERY TYPE OF ATM AND IN EVERY TYPE OF LOCATION.

THEY ARE BEING USED IN EVERY TYPE OF ATM AND IN EVERY TYPE OF LOCATION. THEY ARE BEING USED IN EVERY TYPE OF ATM AND IN EVERY TYPE OF LOCATION.

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NIGHTLY NEWS  
NOV 23 2015, 5:59 PM ET

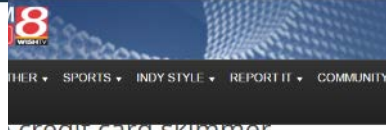
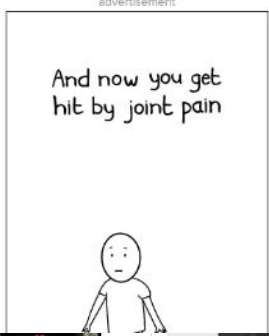
# Use of Credit Card 'Skimmers' at Gas Stations, ATMs Is Exploding

by GABE GUTIERREZ



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

f t g+ </>



credit card skimmer 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)

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CONTINUOUS NEWS & WEATHER FOR ACADIANA

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.

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Office

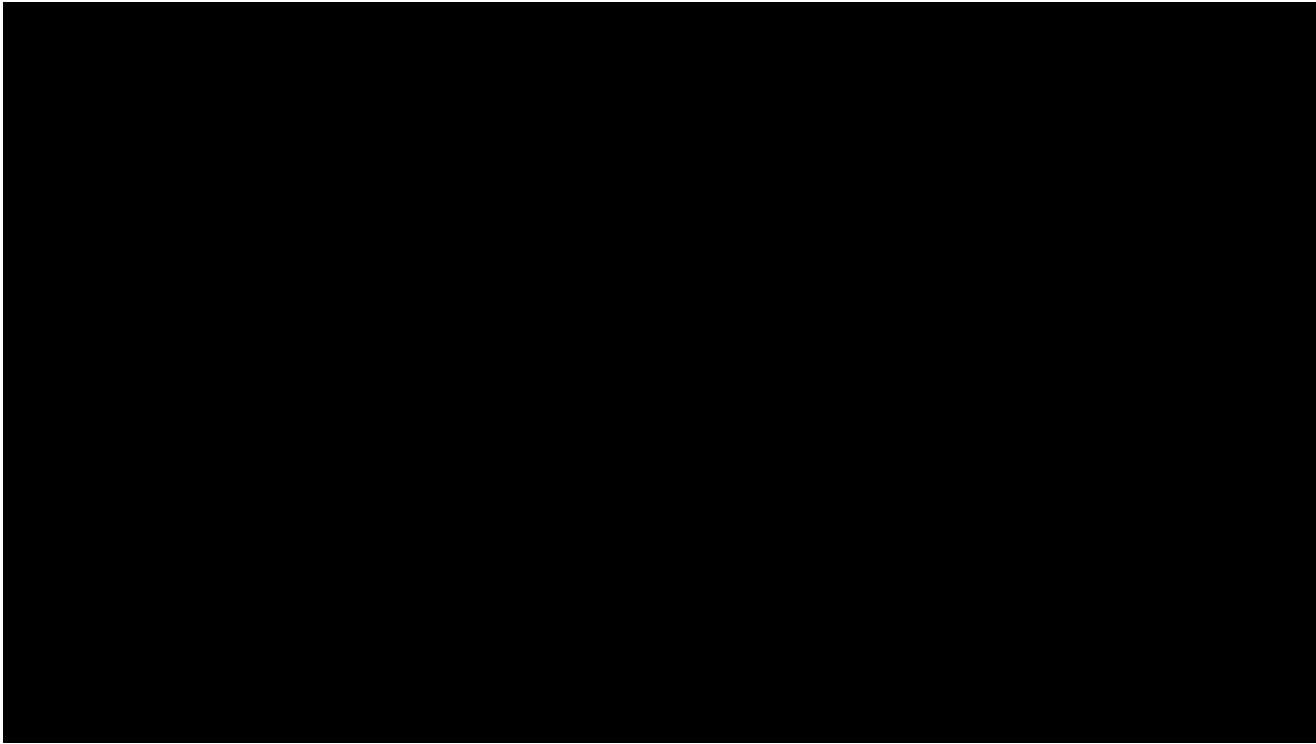
**CREDIT CARD SKIMMERS FOUND IN OTTAWA COUNTY** 12:07 WZZM13.COM

OR MURDER CHARGES MAULIED BY DOGS XMAS TREE BURN HAZARDS

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

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





Zac Stoner, Area Support Manager, Gilbarco Veeder-Root

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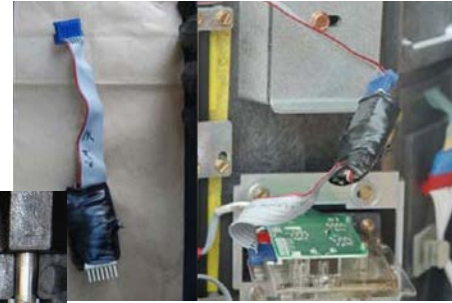
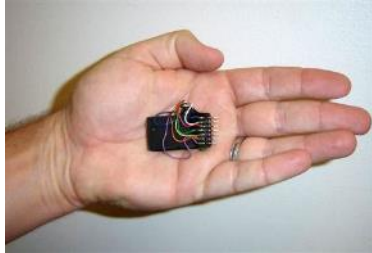
# YOUR Brand is at Stake...



- 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...

A screenshot of an eBay search results page for 'credit card skimmer'. The search results show four listings:

- 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**: \$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.

The left sidebar shows filters for Categories, Condition, Price, Format, Item Location, Delivery Options, and Show only.

Defending the Fuel Island

# LOW COST PRACTICES

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# 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



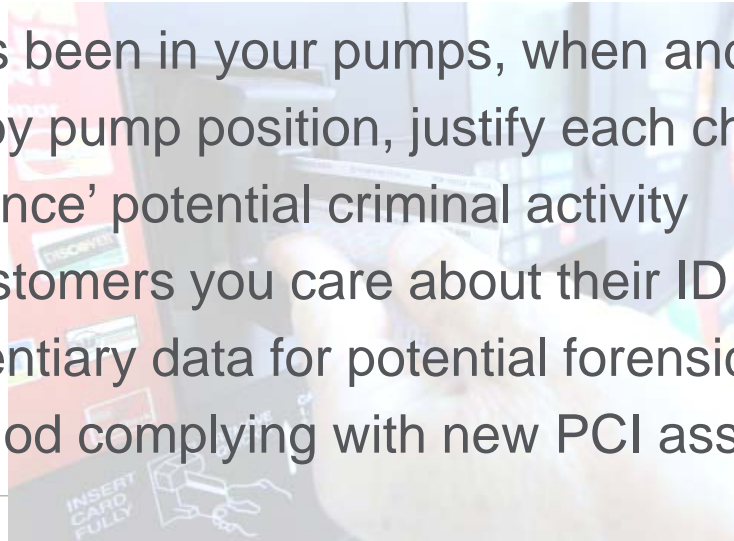




# WeCare Tamper-Evident Decals



- 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](http://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

