



October 17, 2016

RE: Proposed Ordinance Section 22.06(4)

Dear Madison City Council,

The WPMCA, on behalf of our Madison area retailers, asks you to please not adopt proposed ordinance Section 22.06(4) "to require that all gas pumps be secured with a lock unique to their business."

Gas station owners have every incentive to combat skimmers. Please remember that we too are the victims of this crime. When criminals break into our gas dispensers and illegally place skimmers to capture credit card information they have compromised the safety of our pumps and jeopardized our customer relations.

We are motivated to keep skimming devices out of our dispensers. As evidence, it was our industry that found the first skimmer in Madison and reported it to the Wisconsin Department of Agriculture, Trade & Consumer Protection. We've worked closely with local law enforcement and have offered our cooperation to the FBI now that this has become a federal investigation. Video tapes from our stations has been used to help capture some of the crooks. And our industry will continue to cooperate in every way to combat skimming devices and other forms of identity theft.

Please note the following facts:

- Only 5 skimmers have been found in the inspections of 2000 Madison area dispensers. This proposed ordinance is meant to address a problem that has occurred in .0025% of all Madison area gas pumps.
- There is an expense to installing locks. WPMCA believes the cost, including parts and labor, is close to \$100 per pump. So this ordinance adds \$200,000 in expenses to our industry at a time when we are already looking to update dispensers.
- Credit card companies have set a deadline of October 1, 2017 for all dispensers to accept "chip" cards. Chip cards, also known as EMV, are specifically designed to combat skimming and other methods of identity theft. New "chip ready" dispensers will cost between \$10,000 - \$20,000 each. So, this proposed ordinance would impose an additional \$200,000 in costs at a time when our industry is already investing significant resources to protect consumers.

- There are other, valid, effective ways to combat skimmers in the meantime, besides dispenser locks. For example, Stop N Go has been using a security tape system for years. No skimmers were found at Stop N Go locations. Although Stop N Go has decided to also install locks, their experience shows the effectiveness of security tapes, and other retailers should be allowed to implement their own best practices for their unique situation.
- Madison would be the only municipality in the state with a dispenser lock ordinance. A patchwork of different regulations across the state is a significant burden to small business.

It was mentioned during a meeting about this issue, that Madison City ordinances are often written for the "lowest common denominator," so for example, to ensure that sidewalks are shoveled. But the city doesn't require everyone to buy snow blowers for the job -- just that sidewalks be cleared of snow by whatever means. Similarly we ask that we be allowed to find our own best tool for this job. For some of us that will be a lock dispenser, for others it will be security tape, and for others it might be a simple daily sweep of all dispensers.

WPMCA and Madison area retailers could support an ordinance that truly targets the "lowest common denominator." For example, an ordinance that imposes dispenser locks only *AFTER* skimmers have been found at station and the retailer has taken no subsequent steps to secure the pumps against future skimmers.

We believe that finding skimmers in less than 1% of all dispensers in the city illustrates that our industry is already combating skimmers. Again, several Madison retailers are *voluntarily* installing locks, while others should be allowed to implement their own security methods.

Sincerely,

A handwritten signature in black ink, reading "Jennifer Badeau". The signature is fluid and cursive, with the first name "Jennifer" written in a larger, more prominent script than the last name "Badeau".

Jennifer Badeau
Vice President

attachments

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Do You Really Need an EMV Chip Card Terminal?

- [109 comments](#)
- Posted on: **Sep 24, 2015**
- Posted by: **Tom DeSimone**



“The chip cards are coming! The chip cards are coming! By land and by sea. Organize the merchant militia!”

If you haven't already heard, the instatement of EMV cards is imminent in the US. Suddenly all of those sales pitches from agents over the past few years (*“You really need this future-proof terminal”* *“EMV cards are the future, you might as well upgrade now”*) are beginning to sound less like

pushy gimmicks and more like ignored prophecy, with your soon-to-be useless credit card machine hanging around your neck like the mariner's albatross.

It's not all gloom and doom, though. Yeah, a lot of merchants are going to need to upgrade soon (maybe a good time to buy stock...), but the real headache is going to be for the merchant service providers who need to make sure all of their clients are using the right equipment and convincing the clients that an upgrade is necessary. There's a little bit of *The Boy Who Cried Wolf* in this scenario: We're constantly bombarded with the upsell (*Would you like fries with that?*), so we're wary of this sort of thing, especially from payment processing companies, who most of us regard as on par with used car or insurance sales reps (no offense to these professions).

But I'm here to give it to you straight. Yes, you really do need a new fancy credit card machine soon. It's not the end of the world if you don't start running with the rest of the lemmings right away, but you *will* be at greater risk for fraud liability if you process a counterfeit chip card come October 2015. Also, at some point your processing company can and will force you to upgrade, so check out some of our [favorite providers](#) so you don't get screwed when you buy a new machine.

What is an EMV Chip Card and Why Do I Care?

For starters, **EMV** stands for “Europay, MasterCard and Visa,” which set out to create world-wide standardized protocols for so-called “integrated circuit” cards and the hardware necessary to accept these cards. This was no easy task, but by 2005 – almost a darn decade ago – chip cards became status quo in the EU. By 2012, Canada also joined in on the EMV party.

These cards are manufactured with a small integrated circuit (or “chip”) in the card. Payment data is read from this chip instead of from the magnetic stripe. This protects against fraud in two ways. First, the chip itself is more difficult and expensive to counterfeit. Second, the way the data is transmitted varies each time it is read, making it dynamic instead of static. Thus, while info from a magnetic stripe can be “skimmed” easily, chip information is much more complicated to glean.

While the effectiveness of EMV cards in thwarting fraud is debated (it does nothing for card-not-present fraud, for instance), this is kind of beside the point as far as we are concerned. We don't get to decide; we just have to obey. The good news is that the EU and Canada and basically the rest of the developed world were the guinea pigs here, so the US should have a smooth transition in theory. (Is the metric system next?)

You Can't Make Me (Right?)

So I know what you're thinking, “Who's gonna come here and force me to do this? I don't have to if I don't want to.” And, in essence, you are correct. If you want to keep on processing cards with the magnetic stripe and say *screw it* to the whole EMV protocol, you are currently free to do that. You won't lose any business, since smart cards still have a magnetic stripe as a back up. You will not be fined, and your transactions will still process as usual. But there will be one incredibly important difference: **Starting in October 2015, you and your processing company will be liable for any counterfeit smart card transactions.** This is what they call a “liability shift.” Since having the EMV terminal could have theoretically prevented the fraud, the liability is now on acquirers and merchants (you).

The Timeline for EMV Chip Card Liability Shift in the US

- **April 19, 2013** – Maestro shifted liability for international chip cards used in the US.

- **October 1, 2015** – Visa, MasterCard, American Express and Discover liability shift for POS terminals.
- **October 1, 2016** – MasterCard liability shift for ATMs.
- **October 1, 2017** – Visa, MasterCard, American Express and Discover liability shift for pay-at-pump gas stations, as well as for Visa and AmEx at ATMs.

So, as you can see, **October 2015** is the big date most merchants need to keep in mind. By that point, your processor will probably have already forced you to upgrade in order to protect itself against fraud liability.

“But no one is using chip cards, this doesn’t even matter.”

Well that might be true today, but the times, they are a-changin. Get ready to see a massive increase in chip cards at your register as the card networks begin to [implement the change](#).

What Should I Do About Smart Cards Now?

At this point, you should be seriously thinking about it. And I do mean *seriously*.

Make no mistake – you really do need to protect yourself from fraud liability. The few hundred dollars a new terminal will cost you is worth the peace of mind. However, this is America, the land where we have the right to make our own choices, however stupid, and you are also free to roll the dice if you prefer (and your processing company allows you to). After all, there is always the chance that no one will ever present a counterfeit chip card at your register. Is it worth the worry to save a little cash? If you’re Scrooge McDuck, maybe. For me, no.

For more information on buying an EMV chip card terminal and EMV compliance, check out our [FAQ on the subject](#). Or if you feel like your current merchant services provider is going to rip you off for the new terminal, *please* check out our [favorite providers](#).

Let us know what you think of smart “chip” cards, and whether you’ll be upgrading your terminal!

 Bio

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Tom DeSimone

Tom loves asking tough questions and getting straight answers, so he has a lot of fun calling payment processors for Merchant Maverick to cut through their smoke and mirrors and find the real deals. He has run a full-time editorial business from his home in New York’s Hudson Valley since 2010 and could not imagine a better job. When not busy writing and keeping credit card processors honest, Tom enjoys backpacking in the mountains.

[Leave a comment](#)

TOTAL GAS STATION SECURITY PROGRAM

TuBAR

Gilbarco CRIND Door Locks:

GC 15/16" cam lock. GC-ARCC 15/16" cam lock with high security hook cam and threaded latching post (screw).

| Part number | Price | Quantity | Part number | Price |
|-----------------------------------|---------|----------|-----------------------------------|---------|
| GC-1 | \$29.26 | 1-9 | GC-2 | \$26.50 |
| | \$24.87 | 10-99 | | \$22.53 |
| | \$20.48 | 100+ | | \$18.55 |
| GC-ARCC-1 (Gilbarco Advantage) | \$30.62 | 1-9 | GC-ARCC-2 (Gilbarco Advantage) | \$27.86 |
| | \$26.03 | 10-99 | | \$23.69 |
| | \$21.44 | 100+ | | \$19.51 |

TURBINE



Gilbarco Encore 300, 500 and 550 CRIND Door w/HS Cam:

GC-E300 15/16" cam lock with high security pry resistant cam

| Part number | Price | Quantity | Part number | Price |
|-------------|---------|----------|-------------|---------|
| GC-E300-1 | \$30.62 | 1-9 | GC-E300-2 | \$27.86 |
| | \$26.03 | 10-99 | | \$23.69 |
| | \$21.44 | 100+ | | \$19.51 |



Skirt and Wayne Receipt Door Replacement Locks:

SKD 11/16" cam lock CW or CCW rotation. Use existing cams.
CA-1 adaptor needed for some receipt door applications

| Part number | Price | Quantity | Part number | Price |
|--|---------|----------|--|---------|
| SKD-CW-1 | \$34.82 | 1-9 | SKD-CW-2 | \$32.06 |
| SKD-CCW-1 | \$29.60 | 10-99 | SKD-CCW-2 | \$27.26 |
| <small>Refer to Multi-Point Latching on page 2 for increased security on some models</small> | \$24.38 | 100+ | <small>Refer to Multi-Point Latching on page 2 for increased security on some models</small> | \$22.45 |



Gilbarco Advantage Skirt Door Locks w/ARSC:

SKD 11/16" cam lock CW or CCW rotation with Attack Resistant Skirt Cam (ARSC) and Reinforcing Plate (GSKD-RP)

| Part number | Price | Quantity | Part number | Price |
|----------------|---------|----------|----------------|---------|
| SKD-CW-ARSC-1 | \$52.35 | 1-9 | SKD-CW-ARSC-2 | \$49.59 |
| SKD-CCW-ARSC-1 | \$44.50 | 10-99 | SKD-CCW-ARSC-2 | \$42.16 |
| | \$36.64 | 100+ | | \$34.71 |



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TOTAL GAS STATION SECURITY PROGRAM



MPL-GE-1



MPL-DWO-1



Multi-Point Latching System skirt doors:

Single key opening with multiple locking points protects lower section of dispenser. Test and adjust to existing middle latching point; all installation hardware included.

| Part number | Price | Quantity | Part number | Price |
|-------------------------------|----------|----------|-------------------------------|----------|
| MPL-GE-1 (Gilbarco Encore) | \$125.08 | 1-9 | MPL-GE-2 (Gilbarco Encore) | \$122.32 |
| | \$106.32 | 10-99 | | \$103.98 |
| | \$87.56 | 100+ | | \$85.63 |
| MPL-DWO-1 (Wayne Ovation) | \$149.11 | 1-9 | MPL-DWO-2 (Wayne Ovation) | \$146.35 |
| | \$126.75 | 10-99 | | \$124.41 |
| | \$104.38 | 100+ | | \$102.45 |



MPL-GE-2



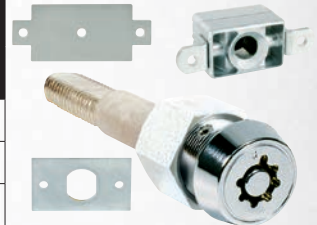
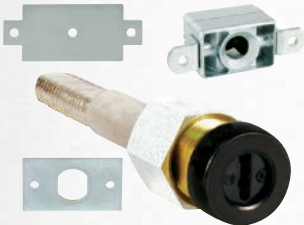
MPL-DWO-2



Dresser Wayne Vista 2 & 3 CAT Door:

DWC-V23 15/16" cam lock, quick nut assembly, large steel nut, steel spindle, mounting plate and black washer. One drill template (DWC-V23-DT) included per order. Fits later model Vista 1 dispensers under fuel grade panel.

| Part number | Price | Quantity | Part number | Price |
|-------------|---------|----------|-------------|---------|
| DWC-V23-1 | \$64.94 | 1-9 | DWC-V23-2 | \$62.18 |
| | \$55.20 | 10-99 | | \$52.86 |
| | \$45.46 | 100+ | | \$43.53 |



Dresser Wayne Vista 4 CAT Door:

DWC-V4 15/16" cam lock, double formed cam, powder coated steel bracket and hardware included. Some units may need additional modifications.

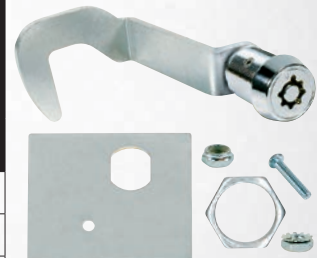
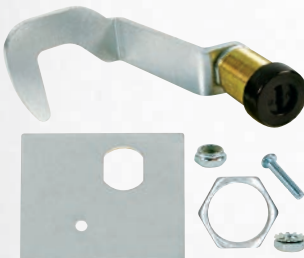
| Part number | Price | Quantity | Part number | Price |
|-------------|---------|----------|-------------|---------|
| DWC-V4-1 | \$64.94 | 1-9 | DWC-V4-2 | \$62.18 |
| | \$55.20 | 10-99 | | \$52.86 |
| | \$45.46 | 100+ | | \$43.53 |



Dresser Wayne Ovation CAT Door:

DWC-O and DWC-O2 15/16" cam lock, HS Hook Cam, drill template/ mounting plate, post (screw) with star nut and hardware included. Use DWC-O for original Ovation dispensers and DWC-O2 for Ovation 2.

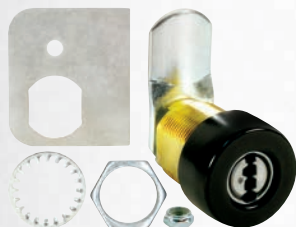
| Part number | Price | Quantity | Part number | Price |
|-------------|---------|----------|-------------|---------|
| DWC-O-1 | \$39.02 | 1-9 | DWC-O-2 | \$36.26 |
| DWC-O2-1 | \$33.17 | 10-99 | DWC-O2-2 | \$30.83 |
| | \$27.31 | 100+ | | \$25.38 |



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TOTAL GAS STATION SECURITY PROGRAM

TuBAR



Dresser Wayne Ovation Receipt Door:

DWC-ORD 11/16" cam lock with drill template/mounting plate, formed cam and hardware included. Installs above mini lock see installation guide.

| Part number | Price | Quantity | Part number | Price |
|-------------|---------|----------|-------------|---------|
| DWC-ORD-1 | \$44.58 | 1-9 | DWC-ORD-2 | \$41.82 |
| | \$37.90 | 10-99 | | \$35.56 |
| | \$31.21 | 100+ | | \$29.28 |

TURBINE



Dresser Wayne Ovation 2 Receipt Door:

DWC-O2RD 11/16" cam lock with extended locking function, formed cam and hardware included. Replaces existing lock.

| Part number | Price | Quantity | Part number | Price |
|-------------|---------|----------|-------------|---------|
| DWC-O2RD-1 | \$44.58 | 1-9 | DWC-O2RD-2 | \$41.82 |
| | \$37.90 | 10-99 | | \$35.56 |
| | \$31.21 | 100+ | | \$29.28 |

TuBAR



TuBAR Keys:

Registered key control – unique, proprietary codes for individual sites. Keys cannot be duplicated. Key blanks not available outside US factory.

| Part number | Quantity | Price | Description |
|-------------|----------|--------|--|
| TKEY | Each | \$6.95 | Nickel silver with plastic overmold. Operating instruction decal included. |
| TKEY-1 | Each | \$7.95 | Nickel silver all metal. Operating instruction decal included. |

Turbine Keys:

Unique key is ergonomic and self-orienting. Registered key control – unique, proprietary codes for individual sites. Keys cannot be duplicated. Key blanks not available outside US factory.

| Part number | Quantity | Price | Description |
|-------------|----------|--------|---|
| TKEY-2 | Each | \$9.95 | Steel material with ergonomic plastic overmold. Operating instruction decal included. |

NEW!
TURBINE



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TOTAL GAS STATION SECURITY PROGRAM



TUBAR

Original Tank Commander, High Security LOCKS:

TC with all metal OPW low profile fill
or vapor cap with brass lock boss attached.

| Part number | Price | Quantity | Part number | Price |
|-------------|----------|----------|-------------|----------|
| TC-1 | \$420.51 | 1-3 | TC-2 | \$410.07 |
| TC-1-V | \$357.44 | 4-24 | TC-2-V | \$348.56 |
| | \$315.39 | 25+ | | \$307.55 |



TURBINE



Padlock

Original Tank Commander, convenient PADLOCK / NO PADLOCK:

TC-PL with all metal OPW low profile fill or vapor cap
with brass padlock boss attached.

| Part number | Price | Quantity | Part number | Price |
|-------------|----------|----------|-------------------------|----------|
| TC-PL | \$487.26 | 1-3 | TC-PL-NL (no padlock) | \$431.69 |
| TC-PL-V | \$414.17 | 4-24 | TC-PL-NL-V (no padlock) | \$366.94 |
| | \$365.45 | 25+ | | \$323.77 |



No padlock



Original Tank Commander

- ◆ 9" diameter heavy duty stainless steel construction
- ◆ CARB approved
- ◆ Low profile fill cap included
- ◆ Highest security for underground tanks

Tank Commander TOO

- ◆ Economical and easy to operate
- ◆ One piece unit with integrated cap
- ◆ 7" diameter fits all openings
- ◆ Rubber tilt ring for alignment and security



TUBAR



Tank Commander Too, High Security LOCKS:

TCT one-piece design with plastic fill cap and rubber alignment ring
for use on swivel adaptors

| Part number | Price | Quantity | Part number | Price |
|-------------|----------|----------|-------------|----------|
| TCT-1 | \$242.41 | 1-3 | TCT-2 | \$231.97 |
| | \$206.05 | 4-24 | | \$197.17 |
| | \$181.81 | 25+ | | \$173.97 |

TURBINE



Padlock



Tank Commander Too, convenient PADLOCK / NO PADLOCK:

TCT-PL one-piece design with plastic fill cap and rubber alignment ring
for use on swivel adaptors

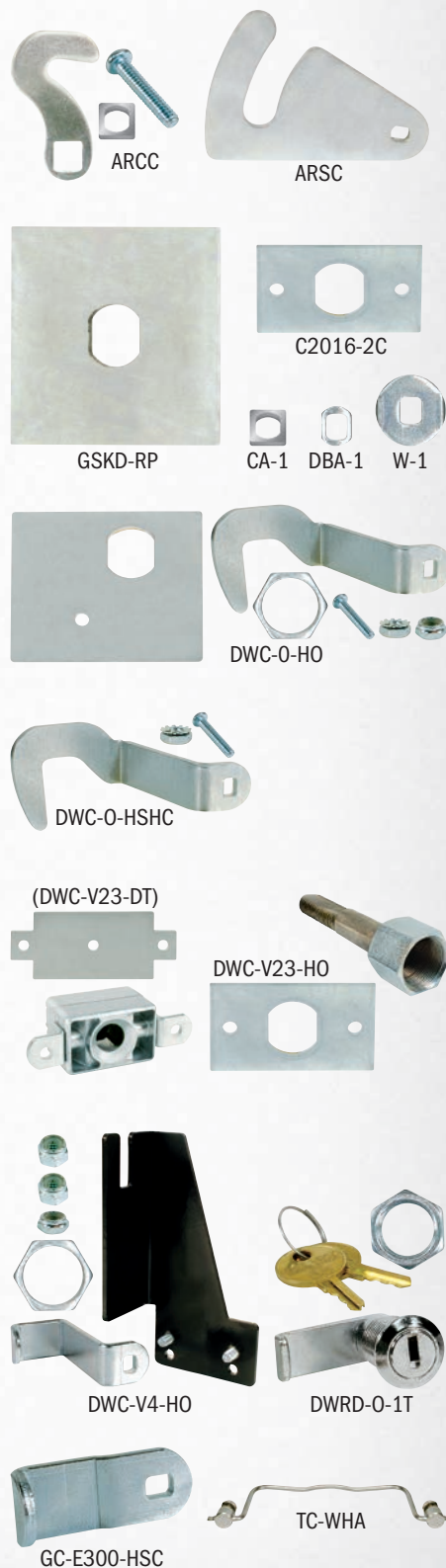
| Part number | Price | Quantity | Part number | Price |
|-------------|----------|----------|------------------------|----------|
| TCT-PL | \$295.53 | 1-3 | TCT-PL-NL (no padlock) | \$239.96 |
| | \$251.20 | 4-24 | | \$203.97 |
| | \$221.65 | 25+ | | \$179.97 |

No padlock



TOTAL GAS STATION SECURITY PROGRAM

| Accessories | | |
|---------------------------------|---|---------|
| Part number | Description | Price |
| ARCC | Attack Resistant hook cam upgrades GC locks for Gilbarco Advantage | \$2.73 |
| ARSC | Attack Resistant large skirt cam upgrades SKD locks for Gilbarco Advantage; use with GSKD-RP for best results | \$7.75 |
| GSKD-RP | Gilbarco Advantage skirt door reinforcing plate; use with ARSC for best results | \$12.36 |
| C2016-2C | Mounting Plate prevents forced lock twist attacks | \$1.74 |
| CA-1 | Cam adaptor 10/bag; converts square hole cams to oval shape | \$4.39 |
| DBA-1 | Double bitted adaptor 10/bag; use with W-1 to secure adaptor in place | \$3.34 |
| W-1 | Washer 10/bag; this washer covers DBA-1 and secures it in place | \$5.44 |
| DWC-O-HO | Components (no lock) for Ovation original | \$12.76 |
| DWC-O-HSHC | Ovation high security hook cam with screw and nut kit for Ovation original | \$7.75 |
| DWC-V23-HO | Components (no lock) for Vista 2-3, some Vista 1. One drill template (DWC-V23-DT) included per order | \$35.68 |
| DWC-V23-DT | Drill Template only for DWC-V23 installation | \$7.75 |
| DWC-V4-HO | Components (no lock) for Vista 4 | \$35.68 |
| DWRD-O-1T | Mini lock with special cam, Dresser Wayne Ovation receipt door | \$31.25 |
| GC-E300-HSC | High security double formed cam, only for Encore 300, 500 and 550 | \$2.62 |
| TC-WHA | TANK Commander handle: Wire handle assembly, with nuts to fit only TANK Commanders (not TANK Commander Too) | \$15.87 |
| G-KIT-1 (pictured on page 6) | Accessory parts kit for various installations — includes four cam sizes (40), DD washers and cylinder sleeves for spacing (30), cylinder nuts (15), CA-1 (25), DBA-1 (5), W-1 (5), key rings (5), tension stop cams (15) and installation tool for Eclipse dispensers | \$62.11 |



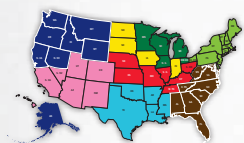
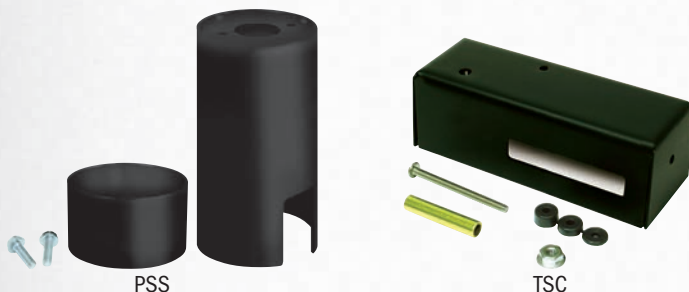
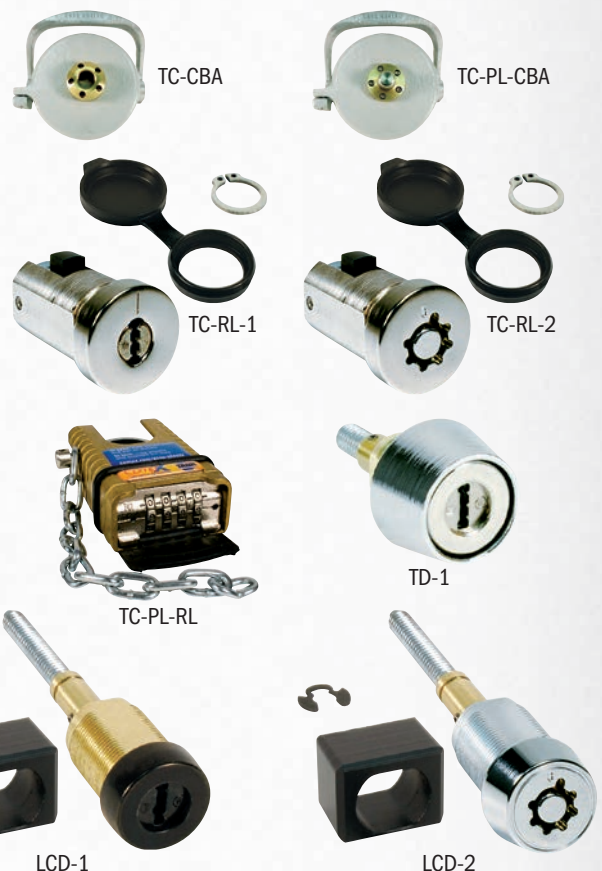
TOTAL GAS STATION SECURITY PROGRAM

Accessories

| Part number | Description | Price |
|-------------|--|----------|
| TC-CBA | Tank Commander cap and boss assembly (no lock) | \$196.72 |
| TC-RL-1 | Tank Commander TuBAR replacement lock, clip and rubber dust cover | \$64.99 |
| TC-RL-2 | Tank Commander Turbine replacement lock, clip and rubber dust cover | \$62.23 |
| TC-PL-CBA | Tank Commander vapor cap & boss assembly (no padlock) | \$196.72 |
| TC-PL-RL | Tank Commander replacement padlock, two screws with chain and clip | \$64.99 |
| TD-1 | Tokheim "C" skirt door spindle lock | \$34.82 |
| PSS | Pulser security sleeve kit – Gilbarco Advantage only | \$62.84 |
| TSC | Totalizer security cover kit – Gilbarco Advantage Only | \$18.77 |
| LCD-1 | Gilbarco Advantage lower CRIND door 'pocket' lock replaces long screw; TuBAR | \$39.02 |
| LCD-2 | Gilbarco Advantage lower CRIND door 'pocket' lock replaces long screw; Turbine | \$36.26 |



G-KIT-1 (information on page 5)



For more information, contact a regional sales representative
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STOP CREDIT CARD SKIMMERS!!

Fuel Dispenser Security

H602973

Tamper Evident Security Labels

Stock non-residue security labels are sold in rolls of 250 & 1000 labels. All labels include a unique serial number (pre-assigned) in black ink. When removed, this security label reveals the hidden words VOID OPENED and leaves no adhesive residue on the gasoline dispenser surface.

TuBAR

- OR -

NEW!
TURBINE

Highest Security Locks

- Highest security locks – lock thieves out, preventing identity theft and credit card skimming
- Registered key control – unique, proprietary codes for individual sites
- Keys cannot be duplicated
- Key blanks not available outside US factory
- Uses existing cams



High Security Locks

- High security – prevents theft and skimming
- Unique key is ergonomic and self-orienting
- Registered key control – unique, proprietary codes for individual sites
- Keys cannot be duplicated
- Key blanks not available outside US factory
- Uses existing cams



STOP CREDIT CARD SKIMMING

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