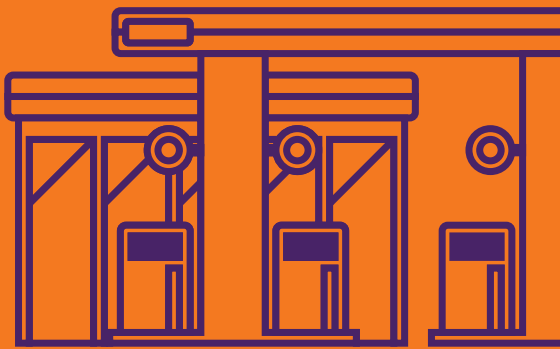


# DON'T DELAY!

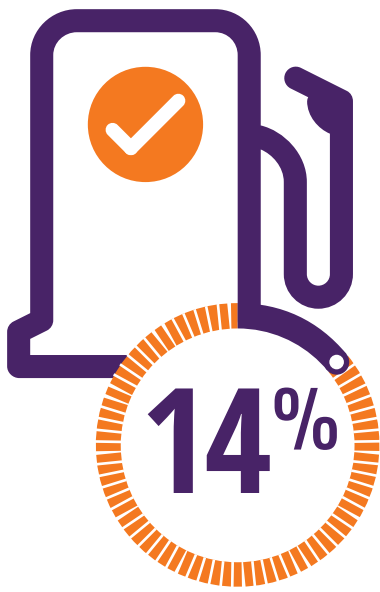
## 4 URGENT REASONS TO DEPLOY OUTDOOR EMV

Even with the recent extension to the Outdoor EMV chip card compliance mandate, there are critical reasons to upgrade your fuel dispensers ASAP.

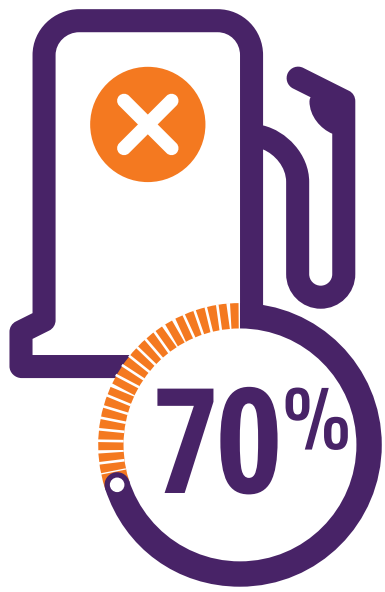


### WHO'S AT RISK? ALMOST EVERYONE.

Only 14% of fuel retailers are fully **Outdoor EMV-compliant\***



Fuel retailers with **NO EMV-compliant sites\***



### 4 REASONS FOR URGENCY

#### REASON 1: Chargeback costs will skyrocket

If you're not Outdoor EMV-compliant, you'll be liable for credit card fraud. While large brands or card companies have historically paid minor chargeback fees, they won't cover chargebacks of **\$10,000 or more per month.**

**IMPACT:** You will be on the hook for fraud chargebacks—and fines could skyrocket by 10x or more until you're in compliance.



#### REASON 2: Customer experience will suffer

If you opt to end "pay at the pump" and instead force fuel customers to pay in-store, you degrade the customer experience and place **your EMV burden on them.**

**IMPACT:** Requiring in-store fuel payments will result in lost customers, brand relevance, and revenue.



#### REASON 3: You'll be a fraud target

The cost to upgrade your fuel dispensers can seem significant—but the cost of non-compliance could be overwhelming. **Hackers will gravitate to the most vulnerable (non-EMV) sites.**

**IMPACT:** Your site will become a greater target for hackers—especially as more sites deploy Outdoor EMV.



#### REASON 4: Resources are backlogged

Even if you want to upgrade, resources (hardware, skilled service technicians, and MNSPs) are in high demand. **You could face wait times of up to one year!**

**IMPACT:** The longer you delay, the more you'll pay—especially as business risk and fines continue to rise.



### SCHEDULE YOUR OUTDOOR EMV UPGRADE TODAY



When it comes to Outdoor EMV, you can't afford to wait—or you put your business and customers at risk.

To initiate your upgrade today, contact a **Cybera Solution Architect** or visit [cybera.com](https://www.cybera.com)

\* Source: 2019 Connexus EMV Preparedness Survey