

‘WAIT AND SEE’ IS OVER: IT’S TIME TO CHOOSE AN MNSP FOR YOUR C-STORES

Everything Operators Need to Know Now
about MNSPs, Outdoor EMV and Retiring
POS Firewalls



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ConvenienceStore
NEWS

TWO BIG CHANGES ARE LOOMING AND CONVENIENCE STORES MUST GET READY:

1

The need to replace current Point of Sale (POS) security and support practices with those from a Managed Network Service Provider (MNSP) to comply with **Verifone's mandate and Gilbarco's strong recommendation.**

2

Credit card brands' **mid-April 2021** deadline to comply with outdoor Europay, Mastercard and Visa (EMV) requirements.

It's a lot at once, but that's actually a good thing. As a c-store operator, the steps you need to take to address these changes involve inter-dependent systems, so they are best achieved with a well-planned, coordinated approach. Doing so will **save money, reduce downtime** and **prevent having to complete rework** on site and behind the scenes.

The choices you make when tackling these projects may prove to be the difference between simply accepting the cost of doing business — all spend and no upside — versus creating a stronger infrastructure. Your choice may lead to increased security, enhanced operations, and a greater ability to add services to attract new customers and grow the business. **This decision comes at the early stage of the adoption process, when you select a certified MNSP partner.**



THE FACTS: POS FIREWALL AND OUTDOOR EMV

POS FIREWALL:

POS firewalls are an important part of the POS system. Both Gilbarco and Verifone, leading providers of c-store POS systems, are transitioning from legacy firewall solutions to managed solutions with certified MNSP providers. While the POS systems are not going away, how they are **secured and supported is changing**.

C-store operators must therefore make the switch to an MNSP. **Verifone mandates this change, while Gilbarco strongly recommends it.** Verifone has announced that its EZR router/firewall solutions will be retired on **April 17, 2021**.

OUTDOOR EMV:

Operators need to adopt outdoor EMV to comply with the credit card brands' deadlines by **mid-April 2021**. After that deadline, **c-store operators will be 100% liable for counterfeit fraud** that occurs at a dispenser.

The POS firewall — the one being replaced by MNSP services — is what connects outdoor dispensers to the POS card payment process. So, **it's recommended that you select your MNSP to replace the POS firewall BEFORE upgrading or replacing the dispenser to accept EMV payments.**

FACT

*Conexus predicts counterfeit automated fuel dispenser fraud will increase from \$367 million in 2019 to **\$451 million** in 2020*

WHAT HAPPENS IF YOU DON'T TAKE ACTION?

Many operators have chosen a “wait and see” approach until now. That bought some time, but effective mid-April 2021, **the cost of inaction will increase greatly:**

IF OPERATORS DO NOT SHIFT FROM THE CURRENT POS FIREWALL TO AN MNSP:

- **Security risks** will increase.
- Gilbarco and Verifone will no longer be able to remotely access their store solutions to provide **help desk support**.
- You will not be able to remotely update your POS software.

IF OPERATORS DO NOT ADOPT OUTDOOR EMV:

- **100% of financial liability** for chargebacks associated with fraudulent transactions will shift to the operator. Right now that cost is shared. Chargeback liabilities are expected to increase over time.
- Hackers and card scammers will **target non-compliant stores** and avoid EMV-compliant ones.
- Non-compliant stores will be **less attractive to customers**. Major oil brands are already marketing their superior security experience at the dispenser.

The cost of these upgrades is not insignificant. But **the cost of inaction is even higher.**

The availability Gilbarco- or Verifone-certified technicians is limited; in some markets demand far outstrips supply. In addition, hardware manufacturers are experiencing inventory supply issues. Waiting any longer could mean **significant delays.**

FACTS

*Conexus estimates \$55k in financing for outdoor EMV investment will **save \$127k in chargebacks** over seven years*

*Potential chargebacks for non-compliant pumps over next 7 years will exceed **\$201K per site.***

Source: Conexus

Fraud will seek non EMV-enabled sites.

- Conexus

WHAT'S AN MNISP AND WHY ARE THEY SO CRITICAL?

MNSPs are certified and proven experts that manage, maintain and optimize the types of complex networks c-stores require — especially when it comes to network security. To support outdoor EMV solutions, a certified MNISP is **required by Verifone** and **strongly recommended by Gilbarco** to support their latest solutions, because of this expertise.

MNISP STANDS FOR MANAGED NETWORK SERVICE PROVIDER. AN MNISP:

- Offers an entire team of experts who can focus on keeping your network operating **smoothly, efficiently** and **securely**.
- Replaces the current POS security approach with a **network security solution**. They provide remote security services via an edge device and the Internet.

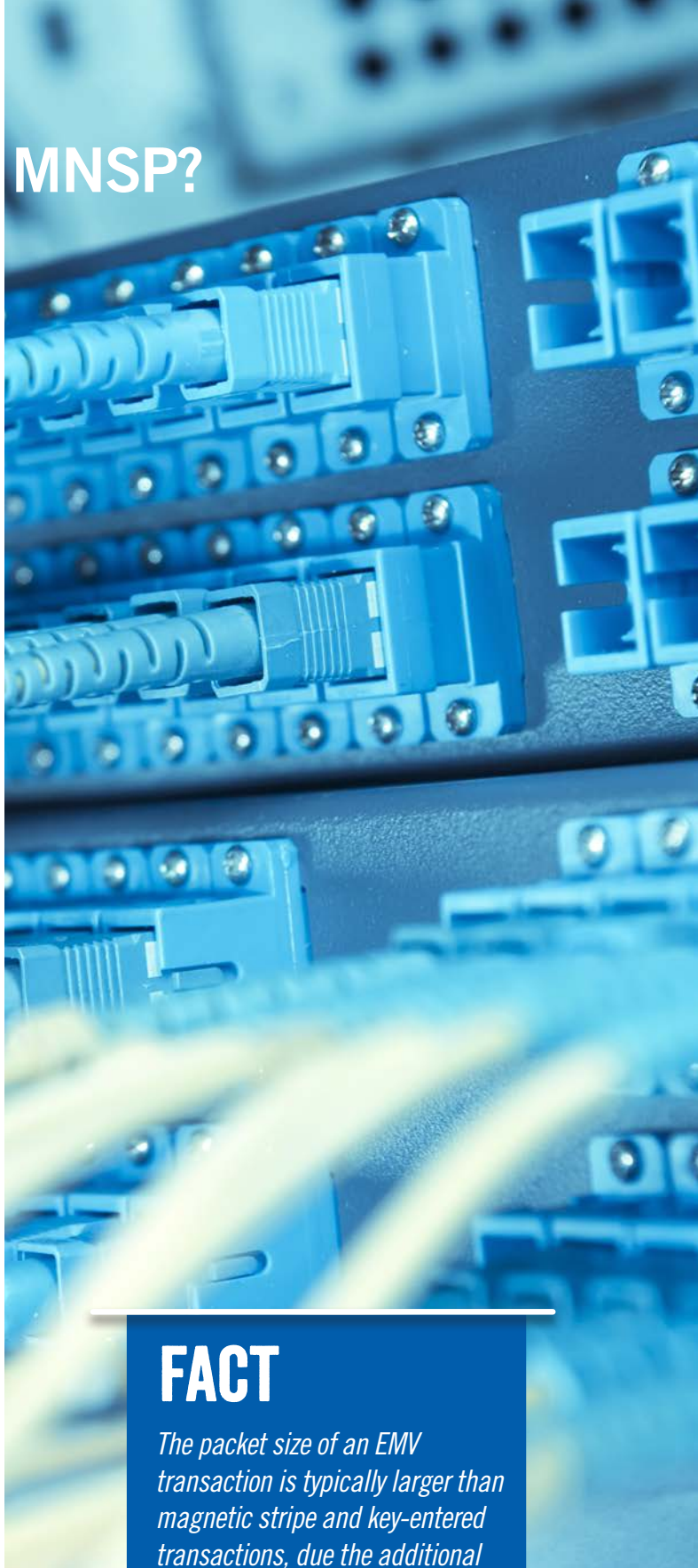
- Provides the **critical network security services** formerly provided by Gilbarco or Verifone.
- Coordinates the POS firewall changeover with the outdoor EMV upgrade together to **minimize disruption** and **maximize the investment**.
- **Invests continually in capabilities** required to manage multifaceted networks and security architectures effectively.
- Has the **resources to expedite deployments** as needed.



WHY WORK WITH AN MNSP?

AN MNSP ENABLES YOU TO:

- **Comply** with the Verifone mandate and Gilbarco recommendation; Gilbarco requires certified MNSP for the latest version of their software. There is no other way to get a certified solution.
- Ensure **ongoing security and support** for your Gilbarco or Verifone POS system. Your store personnel will still need a number to call for instant help when problems occur.
- Feel confident that the people working on your critical systems are **knowledgeable, capable, and experienced** with the deployment, operation, and maintenance of the POS firewall as well as with network security. Certification by Verifone and Gilbarco ensures a baseline of required skills.
- Make the outdoor EMV adoption process go more smoothly and ensure that the solution functions well, including these must-haves:
 - **Sufficient bandwidth** to process EMV transactions and software upgrades
 - A **failover network** in case the primary connection doesn't work
 - **Security** expertise
- Seize the opportunity to **significantly improve your network** and **enable new business capabilities** instead of just achieving compliance.



FACT

The packet size of an EMV transaction is typically larger than magnetic stripe and key-entered transactions, due to the additional data elements being sent.

Source: [US Payments Forum](#)

UNDERSTANDING THE DIFFERENT TYPES OF MNSPs

While certification ensures a baseline set of skills, **not all MNSPs are the same**. Some will provide targeted solutions to address only specific issues. That may make your systems compliant, but that's it.

A high-quality MNSP, on the other hand, will partner with you so you not only comply with these changes, but can enhance your network as well as your business. That means, **you'll receive more value for your investment and lower your total cost of ownership**.

The right MNSP will offer a full suite of services to ensure optimal performance of your c-store's entire digital infrastructure — **not just the network, but everything that runs on it**. This type of MNSP goes far beyond meeting the basic mandated requirements, and delivers a range of additional benefits.

THE RIGHT MNSP ENABLES YOU TO:

- **Facilitate PCI compliance.** Extensive knowledge, ongoing monitoring, support and assistance with the Self-Assessment Questionnaire (SAQ), vulnerability scanning, employee training, and more — all of which helps ensure your network **meets or exceeds PCI requirements**.
- **Ensure robust security.** Deep expertise and 24/7 vigilance **provides world-class protection** across your digital infrastructure.

- **Increase the flexibility of your network.** Smart design and expert management make the most of your network resources so they **work well across all of your different ISPs and can stand up to whatever your demands are**, now and in the future.

- **Prepare the store network for future initiatives.** The ability to quickly add new services and technologies is a must if you want to be able to respond to fast-moving trends in consumer expectations. **These examples are only possible with a network that's up to the job:**

- Outdoor **displays**
- Back-office **cloud** applications
- **Tank monitoring**
- **Digital menu boards**
- **Video at the dispenser**
- **Video surveillance**
- **Internet of Things**

FACT

The managed services market is growing at a 8.1% CAGR through 2025

Source: [Markets and Markets](#)

HOW TO SELECT YOUR MNSP

On the surface, MNSPs may look the same. But they offer **distinct differences in experience and capabilities**. To transform your POS firewall upgrade and outdoor EMV projects from a “cost of doing business” initiative to an investment to support possibility and growth, it’s important **you partner with an MNSP that offers the following:**

- 1. WORLD-CLASS CYBERSECURITY.** Securing a network is a complex, constantly changing job. It requires **major ongoing investment in tools and talent** to maintain such a high level of competence. To find out if an MNSP has what it takes, look for:
 - A long track record of **PCI expertise** and experience
 - A **Next-Generation Firewall**
 - Extensive **Unified Threat Management** capabilities
 - A **market-proven security solution**, instead of one that’s homegrown
- 2. BROAD PORTFOLIO OF MANAGED SERVICES.** The right MNSP **frees you up to focus on running your business**, while taking responsibility for designing, installing and maintaining the robust digital infrastructure you need for your operations. Look for these managed services:
 - **Installation services** to ensure a fast, seamless project
 - **Network operations services**, including **SD-WAN expertise**. SD-WAN is a fast-growing approach to network management that allows companies to transform ordinary broadband connections into an enterprise-grade wide-area network; achieving **higher performance at a lower cost**.
 - **Field maintenance services**, to ensure problems are addressed quickly on site
 - **Customer care/support services** so stores have one number to call for help

FACT

On average 4% of total IT spend goes to networking.

Source: Spiceworks

3. DEEP C-STORE AND NETWORK EXPERTISE. Your business can't function without digital infrastructure — the network and everything on it — running efficiently. Meeting the constantly evolving needs of a c-store requires extensive experience in both networking and the convenience store industry. That's the only way to ensure this mission-critical project will be done properly. Ask questions, talk to other customers, and do your homework to ensure the MNSP can design, validate and execute a POS upgrade/outdoor EMV project that will:

- **Save money.** For example, assessing each site and dispenser and recommending Card Reader in Dispenser (**CRIND**) upgrades where appropriate, to **replace only the payment mechanism versus replacing the entire dispenser**
- **Minimize downtime** and disruption
- Leverage **best practices** from other projects
- **Scale** the solution, so it works equally well across all of your sites
- **Optimize** your network, identifying the right circuits and services at each site and applying technologies to ensure the highest performance
- **Simplify your business IT**, relieving internal IT staff from network management and maintenance

4. BROAD SCOPE OF SERVICES to support those future business needs. When your MNSP understands your technology roadmap and has the right resources and expertise, **your network plans become reality.** This may mean prioritizing certain apps on the network, or ensuring there is enough bandwidth on every circuit for live video.



HOW TO MOVE FORWARD

It's important to move quickly to avoid the high costs and risks of missing the POS firewall upgrade and Outdoor EMV mid-April, 2021 deadlines. To get there, you should:



1. Engage with your providers: Get in touch with the vendors who provided your dispensers and your Gilbarco or Verifone POS system. Also, **investigate and select a high-quality MNSP** from the list of certified candidates on your POS provider's web site. Confirm they offer the capabilities and experience detailed on the previous page.



2. Define the project. Work with your MNSP to **assess the current state** of your network sites and dispensers. Older units will likely need replacement, but dispensers that are younger than seven years old may be upgradable via CRIND.



3. Develop a plan. Your MNSP can help design a project to **minimizes disruption** and **moves fast and efficiently.**



4. Validate and execute. Run a pilot test to smooth out any wrinkles before you rollout to additional sites.

REPLACE 'WAIT AND SEE' WITH 'ACT AND IMPROVE'

Soon, the c-store industry will experience dramatic change. Yet the shift from POS vendor-supplied network security to the certified MNSP program represents not only a chance to take care of critical upgrades, but an opportunity to **improve your store network's security posture**, make **PCI compliance easier**, and **increase your ability to respond** to evolving customer expectations so you can grow your business. That's why it's essential to choose your MNSP carefully. With the right MNSP partner, you won't just adapt to the upcoming changes, you'll pave the way for a successful future.

