



## EMV Contactless Transactions vs Magnetic Stripe Data (MSD) Contactless Transactions

**EMV Contactless Transactions** read the Chip Card and follow PCI industry standards.

**MSD Contactless Transactions** are reading mag stripe data via NFC and are not compliant with the PCI industry standards. MSD contactless transactions could be occurring due to any one of, or combination of, the following :

- Outdated Software (which does not enable EMV contactless)
- Outdated CRIND/DCR Firmware
- Incomplete EMV contactless setup on POS system
- Incomplete installation of EMV Contactless on POS
- Outdated PinPad
- Outdate PinPad Firmware

Most likely, EMV Contactless Software was not available at the time of installation of the EMV hardware at your location(s). Until EMV Contactless Software was available, the card brands including Mastercard and Visa allowed MSD Contactless Transactions. EMV Contactless Software now being available, MSD Contactless has been deemed less secure. As a result, Visa and Mastercard have created assessments and fees to motivate merchants to remove the less secure method.

### **Current Clark Crown or Generic Buy Pass Software Version Required are:**

Verifone Base 53.41.0/ Distrib. 3.12.47

Gilbarco 23.01.02

Any location that has lower software cannot run EMV contactless transactions and must upgrade to the most current software version as indicated above.

### **Dispensers**

Some older EMV Gilbarco dispensers with Flex Pay 2 kits did not come with the EMV Contactless firmware and will need to be upgraded. In addition, all upgrades

will require an MPD firmware upgrade if not already completed. Only your tech can determine the correct firmware on site.

If the location has Flex Pay 11 kits, additional hardware is required for high-speed connectivity including the following:

- BRCM - Back Room Communication Modules
- DCM - Dispenser Communication Modules

Both allow for high-speed connectivity, which is required to run EMV transactions.

### **Commander**

Base 53 + includes enabling EMV contactless payments. In addition, Base 53 is a major upgrade to the Commander and will require an MPD firmware upgrade as well as a Pinpad upgrade.

### **Pinpads**

As previously mentioned, Pinpads will require upgrades to perform EMV contactless transactions. However, you should consider replacing your Pinpad with the M400.

Currently there are three different Pinpads in the market that are authorized for indoor credit transactions.

- MX 915 PCI Level 3 – This Pinpad is EOL now and is required to be replaced.
- MX 915 PCI Level 4 – This Pinpad will be EOL soon.
- M-400 - The latest Pinpad to replace the MX 915.

The Debit Encryption Key for Pin pads is Wells Fargo TDES key 351(351NA)

**PIN PAD Models** # on the back of the MX915 will identify which model the location has.

- Model # M130-016-000 is PCI Level 3.
- Model # M177-409-01 is PCI Level 4.

### **To enable EMV Contactless at a location:**

1. Upgrade current Verifone Commander or Passport Software to newest/latest version Generic Bypass of Base 53 Software for Verifone and 23.01.02 for Passports.
2. Ensure that technicians enable EMV Contactless setting in Verifone Commander Software; upgrade defaults to MSD contactless and needs to be adjusted to EMV Contactless.
3. Ensure technicians enable EMV Contactless in Site Options for the MPDs outside for Gilbarco and set up the Register for EMV Contactless Indoors at the Pinpad.
4. The best practice is to upgrade the MX915 or M400 Pinpad to latest software versions.
  - Versions are based on model.
  - EMV Contactless is driven by Commander Software, not Pinpad software.
5. Upgrade Wayne Tap or Gilbarco (Dispenser Contactless) to latest Firmware.

Firmware versions vary based on Wayne Tap, Gilbarco Tap type/model.

## Passport POS and Forecourt Instructions for EMV Contactless

### **To turn on EMV Contactless at Pump on the Passport**

1. Log in under Manager
2. Go to Tools | Manager Workstation | Fuel | Site Options
3. Check Enable EMV Contactless
4. Hit Save

### **To turn on EMV Contactless Inside at the Pinpad**

1. Log in under Manager
2. Go to Tools | Manager Workstation | Setup | Register | Register Set Up
3. Click 1 Posser 01 Cashier Workstation - Hit Change
4. Click on Contactless
5. Hit Save

### **Process for turning off EMV Contactless on Passport**

#### **At the Pump**

1. Log in under Manager
2. Go to Tools | Manager WorkStation | Fuel | Site Options
3. Uncheck Enable EMV Contactless
4. Hit Save

If a site has the contactless module, the tech should place a decal over the module at each MPD.

#### **To Turn off Contactless Inside at the Pinpad**

1. Log in under Manager
2. Go to Tools | Manager Workstation | Setup | Register | Register Set Up
3. Click on 1 Posser 01 Cashier Workstation – Hit Change
4. Uncheck Contactless
5. Hit Save

### Verifone Enabling or Disabling Contactless Pay

Inside Contactless programming is not done by the Commander, it is programmed by the network.

It will be necessary for the tech to call into the network to program indoor EMV Contactless.

Below are the instructions to enable or disable EMV contactless, MSD Contactless at the Pump with Verifone locations.

This process must be done for each pump to disable or enable followed by a download performed for the forecourt.

- Login under Site Manager
- From CSR Function
- Go to Forecourt
- DCR
- DCR Attributes
- Set Positions - 1 or 2 or 3 ...depending on the MPD #
- Go to NFC Mode
- Select one of the off the following functions in the NFC Mode
  - Contactless Disabled
  - Contactless MSD Enabled
  - Contactless EMV Enabled
- Hit Save - (You are not done.)

#### **REMEMBER TO DOWNLOAD TO THE PUMPS**

- Go to Forecourt
- Initialize
- DCR
- Hit "all" if you have programmed all pumps or select the designated pump # for the selected change.
- Hit Ok.

Test Transaction at each pump.