



**McKinney Petroleum  
Equipment**

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## Customer Information

### Verifone Training

Click the photo below to view a video of training on Verifone POS Operations for Ruby and Commander Site Controllers.



### Samuel "Sammie" Rowe

**Sammie Carrol Rowe Jr., 66, of Panama City, Florida, passed away on Thursday, May 30, 2019.**

**He was the owner and operator of S.C. Rowe Oil Company Inc.**

### Kerry David Kittrell

**Kerry David Kittrell, 84, of Hattiesburg, Mississippi, passed away Thursday, October 17, 2019 at his home.**

**He and his wife, Lequita, were the owners and operators of Big "K" Oil Company, which they started on September 1, 1967.**



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## EMV Fraud – A Lesson from the RMS Titanic

Earlier this month at the NACS Show and PEI Convention, Conexus held an education session of the EMV®. Of significant note, recent Conexus survey data collected from the industry suggest that only 42% of the U.S. C-Store market will upgrade by the October 2020 liability shift. Of those choosing not to upgrade by the deadline, 43% said the risk doesn't justify the expense. So, let's examine the risk...

Since 2016 – post indoor EMV implementation – indoor lost/stolen fraud has remained flat while counterfeit fraud and related chargebacks have declined 300% to 400%, proving indoor EMV technology has helped curtail this type of criminal activity.

Contrarily, during that same time period, counterfeit fraud at fueling dispensers has increased 600% to 700%. Outdoor lost/stolen fraud has remained flat, and so has outdoor fraud chargebacks because merchants are not yet seeing these costs. Per Dover Fueling Solutions, total counterfeit fraud losses (i.e., cost of goods sold, revenue losses and chargebacks) the merchant will be 2 to 2.5 times the transaction amount beginning in October 2020.

Conexus estimates outdoor counterfeit fraud will approach \$450M this year in the U.S. Remember, that is just the losses due to fraud. At these expected outdoor chargebacks rates, merchants could lose another \$300M+ in chargeback fees.

Again, merchants are not seeing these costs to their businesses today. What they are seeing today is only

the lost/stolen fraud losses and chargebacks – which is significantly smaller. So, the 43% of C-Store merchants who will not upgrade by October 2020, citing "the risk doesn't justify the expense" are basing their decision on the proverbial "tip of the iceberg."

And this fraud is not spread evenly across all C-Stores; it does not follow any law of averages. The Secret Service – who is recovering roughly 20 to 30 skimmers per week – suggests counterfeit fraudsters will target a vulnerable site over and over again until countermeasures are taken or law enforcement closes in. And then they will move to the next target, indicating that as merchants upgrade their forecourts with EMV technology, the fraud will move from urban to suburban to rural targets still running mag-stripe payment equipment.

In high-fraud markets like Houston, Dallas, Florida, Chicago, etc., the outdoor counterfeit fraud liability has already shifted to merchants. Speaking with several store owners in these areas who are already victims of outdoor counterfeit fraud, monthly losses and chargebacks for a single site are ranging from about \$1,000 to over \$8,000 a month.

This is the big picture... the rest of the iceberg that is "underwater" that service station owners aren't seeing.

**Wayne**  
FUELING SYSTEMS

## Security and Maintenance

### From Canary Compliance

On Sep. 26, 2019 Canary Compliance reported, there have been reports that automatic tank gauges across the US using an unsecured ethernet connection for remote ATG connectivity may have been compromised by a cybersecurity hack.

Rest assured- Canary users will not be affected by this breach if they only have a Canary device plugged into their ATG, since Canary hardware provides remote connectivity via a secure, encrypted cellular connection.

However, customers concurrently running ethernet connectivity to their ATG may be impacted. They encourage you to consider removing unnecessary ethernet connections to your ATG, especially if you are unsure about how to set up and maintain secure VPN's, firewalls, etc.

### Petro Clear

A diesel vehicle's Selective Catalytic Reduction (SCR) system is extremely sensitive to contaminated DEF. If off-spec DEF is dispensed into the vehicle, the SCR system may malfunction. Problems range from on-board indicator lamps illuminating to premature water pump and ejector wear, to SCR repair or replacement, which can be costly.

ISO 22241 provides stringent purity standards for DEF. Fuel site operators need to practice proper storage and handling techniques. Regular maintenance to DEF dispensing equipment also must be performed in order to prevent distribution of contaminated DEF.

PEI's "Recommended Practices for the Storage and Dispensing of Diesel Exhaust Fluid" reports that in-line DEF filters should be replaced when the maximum dispensing rate begins to drop. This decrease is a sign the filter is blocked. Also reference the DEF dispenser's operating manual for additional maintenance information. Filters that provide 1-micron particulate removal capture the smallest particulates. **DEF filters that provide efficient 5 micron or 10-micron particulate removal strike a balance between effective filtration and filter replacement frequency.**



# Dover Fueling Solutions Announces Collaboration with ChargePoint for Electric Vehicle Charging

Dover Fueling Solutions (DFS) is pleased to announce an agreement with ChargePoint to bring electric vehicle (EV) chargers to retail and commercial locations in North America. The collaboration will add DC fast chargers, Level 2 (L2) AC chargers and fleet chargers to DFS' product portfolio in North America.

ChargePoint is the world's largest EV charging network, having recently announced that it has surpassed 100,000 places to charge across its global network. With charging solutions across every category where EV charging is required, ChargePoint has a fully integrated portfolio of hardware, cloud services, and service and support plans, with solutions for residential, workplaces, retailers, fleets and beyond. With more than a decade of experience, ChargePoint is committed to making it easier for businesses and drivers to go electric.

DFS' position in the retail fueling industry, together with Chargepoint's expertise in EV charging, makes this new collaboration an ideal match, and one that will offer substantial benefit to the North American market.



**FUELING SOLUTIONS**



# TANDEM

## FINANCE

*A Chesswood Group Limited Company*

## EMV Financing with Tandem Finance

### Why finance your EMV?

- **Preserve Cash** Hold on to more of your hard-earned cash for use in other parts of the business
- **Tax Savings** Save money at tax time, with special tax deductions<sup>5</sup> for equipment acquisition under IRS 179
- **Flexible Payment Options** Deferred payment options - including seasonal, quarterly, and skip payments - are available
- **Up to \$250,000** Get the money you need to finance or lease new or pre-owned business equipment
- **Operational Efficiencies** Improve efficiency with new equipment, and without a large outlay of money

Visit <https://www.tandemfinance.com/mckinneypetroleum> today to find out how we can help you with your EMV needs.

### PCI MYTHS

**Myth:** You only have to be PCI compliant with the majority of criteria.

**Fact:** The pass mark for PCI is 100%, so if you fail even one of the criteria, you are not PCI compliant. The standard is not meant to be something to strive for; it is a basis for further security measures. Failing to achieve even one of the requirements, is failing to meet a basic standard for handling cardholder information. All companies that routinely handle this type of data should be aiming to exceed the standard.

**Myth:** I only need to protect my credit card data, not ATM debit card related data.

**Fact:** Incorrect – both are required. Many debit cards are dual-purpose 'signature debit', which can be used on debit and credit card networks. As such, they are covered under PCI and must be protected in the same way as credit cards.

**Myth:** I can wait until my bank asks me to be PCI compliant.

**Fact:** The dates for merchants to be PCI compliant are long gone. You are responsible for making sure you are in compliance. Waiting until the bank asks you could be very costly indeed.

### McKinney Highlights



(Frank and Mr. & Mrs. Chuck Norris)

### Frank Wendling

Frank Wendling just celebrated his one-year anniversary with McKinney Petroleum Equipment. Frank graduated from the University of South Alabama, joined the Marine Corps and after a 29-year career, retired to the Eastern Shore. McKinney Petroleum created a new service branch, McKinney's Active Compliance (MAC) Services, and hired Frank to be the Director. Over the course of his first year, program participation has grown over 600%. This is the result of the increasing demand for understanding and knowledge of the rapidly changing federal and state regulations. A comprehensive, proactive approach to UST compliance is necessary to manage all these changes. If you are struggling with your regulatory agency inspections and requirements, MAC Services along with the McKinney Service Team will set you up for success the next time state regulators come to visit.



### Did you know?

\* A "jiffy" is an actual unit of time for 1/100<sup>th</sup> of a second.

\* A crocodile cannot stick out its tongue.

\* There are more chickens than humans in the world.

\* There are 293 ways to make change for a dollar.

\* A cat has 32 muscles in each ear.

\* Butterflies taste with their feet.

### Discounted Equipment for Sale

1	Balcrank Electric DEF Pump	\$420.00
3	FE Petro Dispenser Hook Isolation Box	\$359.00
12	½" x 50' Heavy Duty Air & Water Hose	\$250.00
1	½ Balcrank Diaphragm Evacuation Pump	\$439.00
2	INCON – 2" Gas Float Kits	\$258.00
1	150 Gallon DW Lube Cube Tank	\$2,500.00
1	Red Jacket ¾ HP Sub Pump – RJI – Adjustable	\$1,466.00
1	ESCO Intercom Console – 8 Station	\$961.00

**Are you using the right fire extinguisher for your convenience stores and other fueling sites required by NFPA 55:5-5?**



**Let a McKinney sales rep help you find the right fire extinguisher to fit your application.**  
**(251)661-8800**

\*Supply locations, other than supply depots at separate locations apart from those of the dealer, reseller, or user's establishment, shall be provided with at least one approved portable fire extinguisher having a minimum capacity of 18 lb. dry chemical with a B:C rating. (NFPA 55:5-5)