

## **URGENT - EMV Deadline Approaching**

As you are aware, there have been many changes in the debit/credit card industry over the last few years. One change that has affected us all is the EMV (europay, mastercard, visa) chip card transactions. This is now affecting the ATM industry as well.

Beginning October 2017, any transaction that is disputed from a non-EMV ATM will result in an automatic loss to you, the merchant.

For example: A customer can go to your ATM and "Swipe" their card, take \$200 out of the ATM and then dispute that transaction. Once they do that they will receive another \$200 from your account with no proof of a journal.

To ensure that your ATM is fully compliant to these regulations passed on by Visa and Mastercard, you will need to follow these instructions very carefully. Never hesitate to call us for help along the way.

- Identify your ATM Make and Model Look inside the top of the ATM, there is a sticker that will say the Make and Model of the ATM
- Determine if the ATM has an EMV card reader
  - o YES Schedule a time for a software update.
  - NO Go to <u>www.MyATMGuys.com</u> then click "EMV Update" and look for your ATM, and click the picture, you will then be forwarded to <u>www.ATMEquipment.com</u> (Some ATMs are too old and cannot be upgraded, you will need to consider purchasing a new machine)
    - Order your EMV Card reader.
    - Order a new ATM if the ATM is not upgradeable.
- Call us to schedule the installation and software update

These regulations have been a strain on all small businesses, so we are having customers order directly from <a href="https://www.ATMEquipment.com">www.ATMEquipment.com</a>. This way there is no-markup for you and you can get the lowest possible price. Also, we are offering free installation and software updates to help you stay ahead of the deadline.

As always we appreciate your business, and never hesitate to contact us for help.

Thank you, Fred Stewart Stewart Business Systems / My ATM Guys (845) 234-6544 FredStew1@aol.com

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