

# Total Belgium upgrades outdoor payment terminals to EMV compliance in close partnership with Banksys



« At every stage of our EMV migration project, from concept through to installation, Banksys acted as a committed and loyal partner, demonstrating a high level of know-how and understanding of our needs. »

Nico Fernández, PTO Project Leader, Total Belgium.

## Company profile

Total is the world's fourth-largest oil and gas company as well as a world-class chemicals manufacturer, operating in more than 130 countries with over 111,000 employees. The Total Belgium operation, with headquarters in Brussels, is the market leader in fuel sales, both in terms of volume sold and number of petrol stations:

- A network of almost 500 Total-branded service stations including 24 motorway petrol stations
- An annual volume of more than 21 million electronic payment transactions

The company also distributes a wide range of petrol and specialty products to private individuals and companies: domestic heating fuel, automotive and industrial lubricants, bitumen products, special fluids, aviation and bunker fuel.

## ➤ The Challenge

- Upgrade payment terminals to incorporate EMV chip cards
- Without disrupting service station operations and at minimal cost
- Develop an interface with the Total acquiring host for fleet cards transactions

Belgium is the only country in Europe that has had payment terminals installed in its petrol stations on a wide scale for decades. Banksys played a decisive role in expanding the refueling service to 24 hours a day, 7 days a week by introducing POS terminals in petrol stations as early as 1981.

While the rest of Europe is now following this example, Belgium is busy taking yet another step forward. From 1st January 2007, all outdoor payment terminals at petrol stations will be able to accept Bancontact/Mister Cash chip-cards backed with PIN number authorisation. An indirect result is that all EMV-compatible chip cards will be useable in the new terminals. As a result, Total Belgium will be offering its customers this higher level of payment security across its entire network. Cards accepted will include national debit cards, Total fleet cards, Network Traffic Cards (issued in conjunction by Total, Esso and Shell), and EMV-based debit and credit cards.



## ➤ The solution

- Banksys unattended payment terminal incorporated into Tokheim outdoor payment terminal (OPT) housing
- Back-office module
- Common Terminal to External Equipment Protocol (C-TEP) services
- Interface with both Banksys host and Total's European authorisation host

"We opted in March 2005 for a solution that incorporates Banksys terminals into a Tokheim OPT housing," says Nico Fernández, PTO Project Leader at Total Belgium.

The cash register system inside the shops at Total petrol stations was already supplied by Tokheim, which is one of the world's leading manufacturers and maintenance providers of fuel-dispensing equipment. Indoor payment is made on Banksys C-ZAM/SMASH terminals, connected to the Tokheim cash registers.

"A link between the outdoor and indoor systems provided us with an opportunity to develop new applications," continues Mr Fernández. "For example, when tanker truck drivers are delivering fuel, they can call up remaining stocks on site instantly. And when repairs have been made, we can check to see whether the engineers have complied with all of the safety regulations. The Tokheim dispenser's VGA screen will also enable us to display commercial messages to drivers as they fill their vehicles."

This is the first time that Banksys has supplied its innovative and powerful C-ZAM/SPIN terminal and card reader technology to Total. It is a modular terminal for unattended payment that adheres to the strictest security requirements and is ideally suited for integration into the most recent pump housings. To provide an interface between the payment terminal and external devices, Banksys developed a new specification, especially suited for fuel payments: C-TEP or "Common Terminal to External Equipment Protocol". The various services guarantee the integration between the Banksys terminal and

- The Tokheim environment (concerning user interaction and pump controller functionality) as well as
- The EFT server (for remote fuel card payments).

One of the main requirements for Total was that the payment solution had to interact with the Total European authorisation host for fuel cards; this is the host that compares fleet card details with a blacklist as a measure for fighting fraud.

Banksys has been selected to develop this interface for Total Belgium through a tailor-made EFT server.

Another essential part of the integrated solution, the C-ZAM/SMASH BOX back-office module, coordinates communication with the Banksys host.

After the integration tests, actual installation was able to begin, with the switch being made from June 2005 onwards. By the end of 2005, 200 Total petrol stations had already migrated.

## ➤ Business benefits

- Flawless partnership guarantees compatibility and installation speed
- Innovative and future-oriented Banksys solutions
- Solutions tailored to the needs of Total and smoothly implemented

Nico Fernández is full of praise for the problem-free way things have run with Banksys during the upgrade process. "Their approach is very customer-focused," he says. "They proactively look for solutions and act like an accountable partner that takes our specific needs seriously and implements them in a modular solution. Timing is also essential for us, particularly when you realise that each petrol station has to be closed for 2 1/2 to 3 hours when the switch is being made. Each additional minute means more money lost. In a motorway petrol station, where customers have no alternative, having to wait can also be irritating for them. All of these reasons explain why, in an open European market, we continue to opt for Banksys."

### Configuration

- Tokheim DIT IQ with integrated **C-ZAM/SPIN**: for the pay-at-the-pump solution
- **C-ZAM/SMASH PTI**: for indoor payments
- **C-ZAM/SMASH BOX**: for communication, site Management and pump controller management
- **EFT Server**: interaction with the EFT client application on each PINpad and with both the payment host and the Total fuel card host
- Hosts: Banksys payment host and Total authorisation host
- **C-TEP services**

