



IMPORTANT RETAIL PAYMENTS REMINDERS February 1, 2021

Outside EMV Liability Shift Date is April 16, 2021

Beginning April 16, 2021, liability for all outside chargebacks at NON-outside EMV compliant sites will shift to the retail site (Jobber).

- Fraud related outside chargebacks received for NON-outside EMV compliant sites will automatically be charged back to the retail site (Jobber) without further investigation.
- NON-outside EMV retail sites (Jobbers) are at high risk for outside fraud and should be prepared to receive increased outside chargebacks beginning April 16, 2021.

Marathon will continue to absorb **most** counterfeit and lost and stolen fraud for outside transactions until April 16, 2021.

- Marathon will pass through fraudulent chargebacks to NON-outside EMV sites that are deemed to have excessive outside fraud (Including counterfeit and lost and stolen).

Minimum POS Software Upgrades Are Required by April 16, 2021

Marathon is requiring all retail sites to upgrade to the minimum software versions shown below in order to meet security requirements and to support outside EMV. These upgrades must be completed no later than April 16, 2021. This deadline will be enforced and could impact ability to process on the network.

Marathon minimum software version required by April 16, 2021:

- Verifone – 51.31
- Gilbarco – 11.04B
- NCR – EPS 2.9

Managed Network Service Provider (MNSP) Upgrades Are Required by April 16, 2021

All POS systems require an MNSP solution that will support outside EMV software, in conjunction with the upgrades to the required minimum software versions. This will often require an upgrade to the MNSP device itself. Failure to perform this upgrade prior to April 16, 2021 may impact the ability for the POS vendor helpdesk to provide remote support. Refer to the Marathon Playbook for Outside EMV for additional information.