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PUMPER'S PREMIUM Pumps Up  
Business with VeriFone's VeriPASS  
CONTACTLESS SMART CARD Solution



**Customer  
profile**

**Business focus:** Chain of petroleum/convenience stores

**Headquarters:** Greenville, South Carolina

**Number of stores:** 14 and growing

**VeriFone solution:** VeriPASS contactless smart card payment system using Ruby SuperSystem as a controller

**Number of VeriPASS readers:** 75 outdoor and 28 indoor

Pumper's Premium Stores, Inc. of Greenville, South Carolina operates a fast-growing chain of petroleum/convenience stores (c-stores) in the Southeast. In a highly competitive business environment where meaningful differentiation is difficult to achieve, Pumper's was looking for a way to build stronger customer relationships, heighten brand awareness and increase its efficiency.

The answer was VeriFone's VeriPASS smart card payment solution, which uses a simple key fob incorporating contactless smart card technology to support both quick and easy payment, and to provide a platform for a flexible loyalty program.

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*"The VeriPASS programs are helping us EXTEND the BRAND VALUE of the Pumper's chain, ATTRACT NEW CUSTOMERS and offer existing customers AMPLE REWARDS for their purchases. This is having a very POSITIVE IMPACT on our ability to SUCCEED in a competitive marketplace."*

Jim Farish  
President  
Pumper's Premium Stores, Inc.

## Successful Solutions

**Pumper's  
Premium  
Stores, Inc.**

### Challenge

The petroleum/c-store business has always been exceptionally competitive. Gasoline stations and c-stores can be found at almost every highway exit and on many street corners in the nation's cities and towns. The majority of c-stores carry an almost identical mix of snacks, drinks, ready-to-eat foods, and convenience items.

In this environment, it isn't easy for petroleum/c-store owners to differentiate their businesses from their competitors'. Price is one way to compete, but lowering prices reduces margins and often impacts the bottom line. A better approach is to improve service by speeding checkout lines and offering more convenient ways to pay, and to build repeat business through attractive loyalty programs.

### Solution

In late 2000, Pumper's began implementing the VeriPASS smart card solution—designed to make payment easier and faster, encourage repeat business and build awareness of Pumper's as an innovative industry leader. The VeriPASS solution integrates state-of-the-art, contactless smart card technology into a compact key fob that is issued to customers and can be activated immediately at any Pumper's location.

Using VeriFone's Ruby point-of-sale SuperSystem as a controller, VeriPASS software allows customers to store data from up to two magnetic stripe cards accepted by the Pumper's chain on the solution's smart card chip. Customers can then pay for gasoline or store purchases by simply placing their key fob—dubbed the Pumper's Pass—in close proximity to a VeriPASS reader at the gas pump or at a checkout terminal in the store.

To pay for fuel, the customer simply holds his or her keys near the dispenser-mounted reader, waits for the fueling icon to light up, pumps, and goes. Preferences for receipt printing, car-wash menus and payment method are preset and automatically recognized by the reader. Further, because the VeriPASS database is securely stored on the chip in the key fob, Pumper's did not need to purchase an expensive host system to support the solution.

"The key fob is extremely easy for our customers to use," said Jim Farish, president of Pumper's Premium Stores, Inc. "Customers soon realize that if they have their keys, they have a quick, convenient way to pay. Within the first two months of installation, the results were remarkable."

### Benefits of VeriPASS at a glance

#### Store benefits

- Offers new merchandising and margin opportunities
- Enhances customer loyalty and frequency of visits through a number of flexible programs
- Installs quickly and easily, adapting to almost any gasoline dispenser
- Doesn't require an expensive host system

#### Consumer benefits

- Speeds payment processing at the pump and in the stores by using contactless smart card technology
- Rewards the best customers
- Supports a variety of magnetic stripe cards

To promote brand awareness, Pumper's has customized the VeriPASS solution by creating custom decals with the chain's color scheme for the key fobs, outdoor readers and indoor terminals. In addition to simplifying e-payment, the VeriPASS solution is enhancing customer loyalty at Pumper's locations by supporting several increasingly popular programs.

The first is a club program that offers substantial discounts for high-volume purchases of products and services such as coffee, milk and even car washes. Customers that prepay for a specified number of these products or services get one or more additional items free. At the same time, the program strongly encourages repeat visits, which result in increased sales in the stores.

In addition to the club program, Pumper's has also introduced a loyalty program where customers earn a certain number of points for every dollar spent at the gas pump or in the stores. A flexible redemption scheme rewards shoppers regardless of whether they have long-term or short-term goals.

Because the VeriPASS system incorporates a highly secure smart card system, Pumper's has the option of implementing password protection for the transactions should it be desired. Motorists can change their card preferences quickly and easily by reactivating the key fob at an in-store terminal. The VeriPASS solution adapts to any fueling dispenser that interfaces with the VeriFone Ruby system.

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President  
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It took Pumper's less than 45 days to implement the VeriPASS solution in all 14 of its petro stations and c-stores. Customers can use their Pumper's Pass at approximately 75 gasoline dispensers and at 28 inside e-payment terminals, which are also used for credit and debit card processing, issuance of Pumper's Pass key fobs, participation in the other VeriPASS supported programs, and redemption of club and loyalty rewards and prizes. Pumper's plans to open additional stores in the near future to continue to serve its growing customer base throughout the Southeast.



**The VeriPASS key fob works at in-store VeriPASS terminals or at outdoor VeriPASS readers located next to each pump.**

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## Benefits and results

Since implementing the VeriPASS solution, Pumper's has been extremely pleased with the way the solution has increased sales and improved awareness of the Pumper's chain as a leader in the petroleum/c-store industry.

For example, Pumper's 14 locations have experienced a 20 to 25% increase in car wash sales thanks to VeriPASS and an associated marketing effort.

"We were the first petroleum/c-store chain to implement VeriFone's VeriPASS in all our locations," Farish declared. "The VeriPASS programs are helping us extend the brand value of the Pumper's chain, attract new customers and offer existing customers ample rewards for their purchases. This is having a very positive impact on our ability to succeed in a competitive marketplace."



**VeriPASS has increased sales and improved awareness of the Pumper's chain.**



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