

SENECA NEWS



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A MESSAGE FROM JC

BY JC RISEWICK

We've heard a lot about EMV over the past few years and many consumers are still unaware of what EMV is and the data security benefits it provides. However, this is beginning to change as shown in a recent survey by YouGov and ACI Worldwide. In fact, data security is now a concern for a large majority of Americans. According to the survey, 62% of U.S. adults are concerned about the security of their financial data

when paying at fuel pumps and convenience stores. Of that 62%, baby boomers are most concerned about their financial data security at 70%. This is particularly important to fuel retailers as 29 million Americans refuel with a credit or debit card every single day. Skimming devices at gas pumps are frequently used to steal credit and debit card information which is a primary reason for the high level of concern.



62%

OF ADULTS ARE CONCERNED ABOUT FINANCIAL DATA SECURITY.

What is particularly interesting about the survey was that only 7% of Americans prefer to use a mobile app payment at the pump or inside the store despite the security benefits and ease of use. Perhaps the reason is that of those 7%, only 83% are satisfied with the mobile app experience. The survey also went on to note that 55% of respondents prefer credit/debit card payments and 21% prefer cash.

What does this mean for you as a fuel retailer? The consumer trend in concern for the security of their financial data will only continue to increase over time.



29M

AMERICANS REFUEL WITH A CREDIT OR DEBIT CARD DAILY.

With the looming October 2020 EMV deadline, now is the time to get your plan in place. Not only is this important in regards to the liability shift, but consumers will demand it. As Generation Z gains more purchasing power, it will be critical for retailers to offer security AND a mobile option. By offering these features, the retailer will increase speed and convenience of the shopping experience as well as consumer confidence in the security of their financial data. If you don't offer an easier experience with data security, your customers will eventually go elsewhere.



7%

OF AMERICANS PREFER TO USE A MOBILE APP PAYMENT AT THE PUMP.

While this may sound daunting, Seneca is well equipped to assist you through this journey. We have a team of experts ready to walk you through a plan of action. For more information, reach out to your local Seneca representative and we'll be more than happy to answer any questions you may have. ■



JC Risewick is the president and chief operating officer of Seneca Companies, Inc.

Passport® POS

The counter of your c-store is essential to your success. Every day challenges you and your employees to present the right products to the right customers in the right way. Passport has the power to optimize every transaction, provide exceptional customer service and manage for the future.

 store.senecaco.com/passport



IOWA EXTENDS BLENDER PUMP PROGRAM

BY CHRIS HAGGARD

In April, the Iowa legislature approved funding for another year of Iowa's cost-share blender pump program.

The Iowa Renewable Fuels Infrastructure Program (RFIP) provides grants to Iowa retail businesses wanting to upgrade their fuel offerings to include E15, E85 and biodiesel blends.

As the nation's leader in renewable fuels production, Iowa's blender pump program has led to millions of dollars in private economic investment and many new stations offering biofuels. This has been beneficial to consumers with more fuel options at the pump. Extending this funding will enable more Iowa retailers to continue to prosper from this success and access to Iowa's biofuels will progress.

Funding of \$3 million through the year 2020 was included in HF765, a bill to fund the Rebuild Iowa Infrastructure Fund. Reimbursement can cover 50% of the costs for particular areas of a project with a three year commitment required to sell certain renewable fuels.

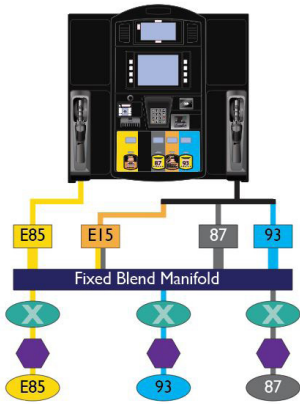
**LEARN MORE ABOUT THE
BLENDER PUMP PROGRAM >>**

So what does this mean for you? We at Seneca can help with your transition to upgrading your station's fuel offerings while using this program to help subsidize your EMV upgrades.

Over the past several years, manufacturers have developed a long list of equipment that is approved for E15 usage. Hanging hardware including hoses, nozzles, breakaways and swivels are required and it's important to replace your hanging hardware when making the switch to E15.

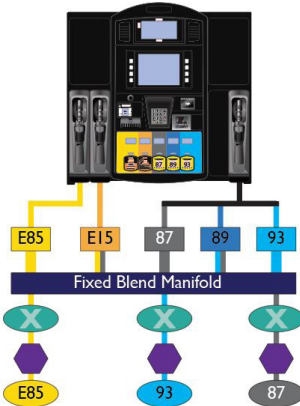


This grant has been beneficial to consumers with more fuel options at the pump. Extending this funding will enable more Iowa retailers to continue to prosper from this success.



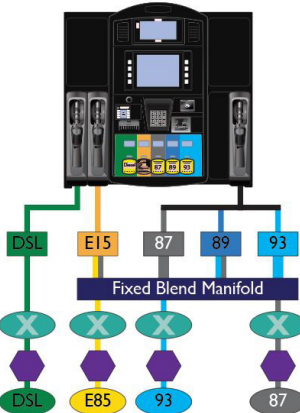
NF0 FOR ENCORE 700S

For the retailer who wants to offer E85, E15, and three standard grades through two hoses per side.



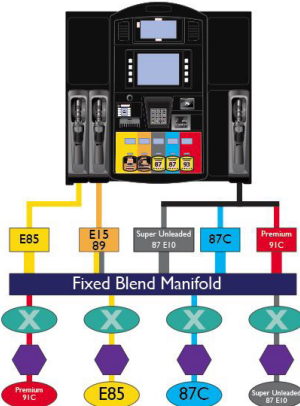
NF1 FOR ENCORE 700S

For the retailer who wants to offer E85, E15, and three standard grades through three hoses per side.



NF4 FOR ENCORE 700S

For the retailer who wants to offer diesel, E15, and three standard grades through three hoses per side.



NF8 FOR ENCORE 700S

For the retailer who wants the most flexibility with the widest variety of blended fuels with or without ethanol.

Blender dispensers allow for the most product flexibility while minimizing the number of necessary tanks on site. EMV requirements present an opportunity to upgrade to E25 UL-listed equipment while advancing to accommodate EMV requirements.

We have the equipment you need to get started. Meet the demand with Gilbarco Veeder-Root's Encore Flex Fuel Dispenser. With customers requiring more alternative fuel options, the Encore NF Series achieves that while maintaining simplicity and safety of the fueling experience. The dispenser offers up to five product selections, all from one fueling position. A smart investment, you'll maximize branding and sales opportunities and bonus: keep your number of tanks to a minimum.

The conversion to E-blend fuel requires time and effort to evaluate existing equipment, verify compatibility and order compatible equipment. Seneca is here to help you with the transition. Contact your local Seneca sales representative for more information on how we can offer you "The Complete Solution," when it comes to your ethanol needs. ■



Chris Haggard is the vice president of sales at Seneca Companies, Inc.

This article was adapted from the Iowa Renewable Fuels Association's press release, "Iowa Legislature Funds Another Year of Iowa's Blender Pump Program." April 24, 2019. <https://iowarfa.org/2019/04/iowa-legislature-funds-another-year-of-iowas-blender-pump-program/>

SENECA HIRES NEW WAREHOUSE MANAGER

JAMES EWING

JAMES EWING joined Seneca in April as the new warehouse manager at our corporate location. With 15+ years of successful experience in petroleum distribution, James specializes in logistics, inventory control, hazmat and safety management. James maintains his class A CDL with his hazmat endorsement and stays current with trucking and petroleum industry standards. A strong believer in efficiency, James regularly develops operating procedures to help streamline the supply chain with effective process improvement techniques. James enjoys Olympic weightlifting, fishing, target shooting and relaxing with his family on weekends.

“ I’m very excited to join the Seneca team in Des Moines. It’s an honor to be part of such a thriving company that values its customers and employees alike. I look forward to applying my experience and helping to facilitate continued growth within the organization.”



NEED PARTS? WE’VE GOT YOU COVERED.

store.senecaco.com

LONG, COLD WINTER

BY COREY HACKETT

The Seneca general contracting team was fortunate enough to carry a very strong work load throughout the winter. Outside production was halted due to unusually cold temperatures and record snowfall amounts but with careful project scheduling, our crews were able to concentrate their efforts on the new framed buildings and all interior finishes until the weather improved. Once the snow and frost thawed and ground temps reached a workable level, we switched gears and started rapidly laying concrete down on all sites.

Along with four new convenience store projects underway, our crews tackled nine other convenience store remodels throughout Kansas updating newly purchased sites. This included new casework, cabinets, counter tops, drywall, ceiling work, flooring, painting and fresh graphics along with coordination and setting of new soda, FCB, coffee and food service equipment.

Our general contracting team also headed east to Rock Island, Illinois to install a new truck fueling site for a large trucking company at one of their terminal hubs. This project involved team collaboration with Des Moines general contracting and Davenport's petroleum and waste solutions divisions. The scope included decommissioning and removing existing UST tanks and dealing with an extremely high water table for the new tank install. We also managed water discharge and installed a new 8,000 gallon DEF UST and 20,000 gallon diesel UST. Finally, we built a new canopy with three Gilbarco dispensers and new concrete paving while working closely with the owner to minimize disturbance to daily business operations. ■



Corey Hackett is the business development - general superintendent for the general contracting division at Seneca Companies, Inc.





EMV MIGRATION: ARE YOU PREPARED TO MAKE THE SWITCH?

BY DARREN BINNING

Over 3.1 million merchant locations are now accepting chip cards. More than 80% of the top 200 retailers will meet the October 2020 EMV compliance deadline. Will you?

It's critical for your business to be prepared when it comes to making your pay-at-the-pump card readers EMV compliant. Beginning in October, all major credit card brands will pass down fraud charges for sites not equipped to process EMV transactions.

With more and more card skimming fraud occurring at gas stations nationwide, this affects not only consumers and card issuers, but retailers as well. By not meeting the deadline, your c-store runs the risk of bearing financial burden due to no major oil brands planning to absorb these fees.

Charges vary by market, but certain sites have reported over \$135,000 in fraud excess. Criminals are savvy enough to know which terminals can be compromised, simply by analyzing the equipment. Many indoor payment sites have already activated EMV but the largest population at risk are terminals at the dispenser that have yet to upgrade.

EMV DOES REALLY WORK.

98% of overall U.S. payment volume in December 2018 was on EMV cards. For merchants who have completed the chip upgrade, counterfeit fraud dollars dropped nearly 80% in September 2018 compared to September 2015. Stores that have already become compliant are slowly drawing business away from smaller operators. Consumers are beginning to recognize retailers that accept

chip payments and in turn, are changing their buying behaviors.

BUT WHAT ARE THE COSTS TIED TO UPGRADING?

Our partner, Gilbarco Veeder-Root has worked attractive offers to help businesses reach EMV compliance. Potential rate buy down with our financing partner, Patriot Capital, can also accelerate the EMV adoption process. Making your EMV investment while rates are low could result in substantial savings when you consider the potential scenario two years from now. Besides interest rates, you can take advantage of instant tax benefits like Accelerated Depreciation. According to tax Section 179, for capital spending of up to \$1,000,000 on new or used equipment, 100% of the investment may be deducted in the current year.



The system combines the security of the FlexPay Encrypting PIN Pad, the Secure Hybrid card Reader and a color screen to provide payment compliance, anti-skimming protection and secure screen prompting. Contact your Seneca sales rep for more information and special pricing.

BE A FRONTRUNNER IN EMV COMPLIANCE

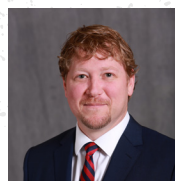
EMV installation techs are already becoming scarce. Schedule your migration early to ensure a smooth transition with no consequences.

Installing or upgrading your EMV or POS systems give you the opportunity to refresh the look and feel of your site. Customers value safety and financial security. Put them at ease by making the migration early, letting them know you're ahead of the curve and dedicated to providing the best service out there. Contact your Seneca sales representative today to help you get started. ■

Being able to capture 100% depreciation in Year 1, combined with financing, can provide significant cash flow benefits for your business.

FORECOURT PAYMENT: SECURE. CONNECTED. PROFITABLE.

Gilbarco offers top of the line FlexPay systems, making EMV upgrades easier and more cost effective. This technology is field-proven and works with the largest network of service technicians to give you the most equipment up-time.



Darren Binning is the vice president of fuel systems at Seneca Companies, Inc.

IS THIS YOUR TANK?

BY LESLIE NAGEL



In 2018, there were over 1,000 confirmed tornadoes in the U.S., and on April 30 of this year, 25 tornadoes were reported across Texas, Oklahoma, Kansas, Missouri and Arkansas. Flooding has been widespread across the Midwest in 2019. Is your facility equipped to handle these kinds of natural disasters? The Environmental Protection Agency (EPA) and several state agencies have developed check lists to prepare facilities for natural disasters, but what are the requirements if there are environmental repercussions?

According to the EPA, the following impacts on an underground storage tank (UST) system could occur as a result of flooding:

- Buoyancy
- Erosion and scour
- Product displacement
- Electrical system damage

During a flood, several components could be offset including backfill, pavement or hold-down straps, causing the UST to shift. Underground piping could have shifted and become detached, releasing product into the environment. Do you know what your insurance policy covers?

It might be time to discuss the pollution liability policy with your insurer.

More information >>

Above ground storage tanks (ASTs) and drums have their own unique set of issues. What has displaced your tanks/drums? Depending on what is stored at the facility, some chemicals react with water. The EPA has stated they have found tanks, drums, cylinders and barrels that have made it to Kansas and Missouri from flooding along the Mississippi and Missouri rivers. Do you have pollution liability insurance to cover the environmental risks? Who should you contact if you know a hazardous substance has been released?

Most states have a 24-hour requirement for calling in the release of the hazardous substance. Information to collect includes:

- Who owns the released material?
- What and how much was released?
- Where was it released?
- Why was it released?
- How (if possible) is the release being addressed?

During emergencies, state agencies and the EPA are there to help mitigate the issue. However, if the release is not called into the appropriate authority, there could be daily fines and/or possible jail time if the environment or human safety is negatively impacted. Fuel contamination from flooding could cause fires,

explosions, fish kills and local drinking water contamination. This list is not all inclusive but provides an overview of the worst-case scenarios. The Federal Emergency Management Agency (FEMA) and the EPA have been out retrieving tanks and drums throughout the flooded areas and all states affected have

dedicated flood assistance programs for those in need.

Below is a list of contacts for the most recent flooding along Interstate 29. If you have a natural disaster concern in another state, please contact Seneca environmental services so we can provide you with additional information. ■

REGIONAL EPA

EPA Region 7

David Bryan
913-551-7433
bryan.david@epa.gov

STATE CONTACTS

Iowa DNR

Alex Murphy
515-725-8219
alex.murphy@dnr.iowa.gov
floods2019.iowa.gov

Missouri DNR

Emergency Response
573-634-2436
dnr.mo.gov/concern.htm
dnr.mo.gov/env/esp/esp-eer.htm

Nebraska DEQ

Emergency Response
877-253-2603
NDEQ.moreinfo@nebraska.gov
deq.ne.gov/Publica.nsf/Pages/06-213



Leslie Nagel is the environmental consulting manager at Seneca Companies, Inc.



SENECA WASTE SOLUTIONS AT YOUR SERVICE

BY LOYD PHILLIPS

Spring is here, bringing with it spring showers. Is your fuel storage system prepared? Fuel contamination from water can have costly and dangerous consequences for your gas station. Prevention is the best defense against contamination and in order to make that happen, your station needs regularly scheduled maintenance and inspections.

Monitoring wells and sensors are your visual inspection defense against ground water and contamination. If monitoring wells alert you that the water table is too high, preventing water from entering the tank fill and sump areas is crucial. Our waste solutions team at Seneca has extensive experience with removing water from underground storage tanks, vapor recovery containments, underground piping and sumps, as well as cleaning catch basin fills and dewatering excavations.

What to avoid, especially with ethanol, is phase separation. When gasoline containing ethanol comes in contact with water, ethanol absorbs a large portion of that water. If this problem is not resolved, major complications such as losing a load of fuel and costly engine repairs for fuel customers can occur.

What can be done with groundwater at your gas station or construction project site? How is it stored? Seneca's waste solutions division offers frac tank rentals. We will deliver to job sites across the Midwest, pick up after project completion and properly dispose of the excess liquids. In addition to delivering frac tanks, our trained technicians will pump out the product for disposal, perform water analysis, provide disposal options and help with storage. After this process is complete, we will clean the tanks.





Aside from regular maintenance, do you really know what's lying at the bottom of your fuel tanks? Seneca has you covered with our free fuel sampling.

When water, bacteria and scale deposits are lying at the bottom of storage tanks, tank sweeping techniques will keep your site in business with little to no downtime. Tank sweeping is commonly used to remove water gathered on the bottom of fuel tanks. Seneca dewaterers using equipment traversing the entire tank floor from multiple access points, while pumping into a holding tank to settle. Remaining fuel in the settlement tank is then treated and returned to the tank. We'll then dispose of the waste in accordance with EPA and state regulations.

Although tank sweeping is the most commonly used method to remove water, Seneca also offers fuel polishing. This technique uses equipment to navigate the entire tank floor from multiple access points and then pumps into a holding tank to settle.

All fuel from the holding tank is then filtered and returned to the underground tank. Contaminants from the tank including rust particulate, bacterial

sludge and foreign matter are removed until your tank floor is clear again. Samples are collected from multiple access points. Our team performs the filtration, conditioning and polishing of fuel to a filtration rate of two microns, with the option of biocide treatment and extensive delivery line flushing. Remaining fuel in the settlement tank is treated and returned to the tank. Our team then disposes of the waste in accordance with regulations.

The cost of cleaning your tanks now saves you from expensive insurance claims from customer's damaged cars later. You'll have fewer filter changes, less labor and less costs. It's a win-win.

Contact Justin Richmond, director of fuel quality restoration services at 515-350-8693 or jrichmond@senecaco.com for a free fuel sampling and to learn more. ■



Loyd Phillips is the vice president of waste solutions & safety at Seneca Companies, Inc.



The Complete Solution

SENECA COMPANIES will meet or exceed our customers' expectations. Our employees are committed to treating customers, suppliers and each other with integrity, honesty and respect.

CORPORATE HEADQUARTERS

4140 E. 14th St. // Des Moines, IA 50313 // 800-369-5500

FUEL SYSTEMS | GENERAL CONTRACTING | ENVIRONMENTAL SERVICES | WASTE SOLUTIONS SERVICES
REMEDIATION & PROCESS CONTROLS | AUTOMOTIVE & COMMERCIAL EQUIPMENT

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