



# CAP

## Carwash Association of PA

430 Franklin Church Road Dillsburg, PA 17019  
www.pacarwash.org

### CAP Annual Dinner and Table-Top Show May 14<sup>th</sup> @ Hollywood Casinos

**Thursday, May 14<sup>th</sup>** CAP will host their annual Membership Dinner and Table-Top show at the **Hollywood Casinos at Penn National Race Course in Grantville, PA.** This event is free to Members and their spouse. CAP Vendor Members are given table-top vendor space and 5 dinner tickets to the show, but registration is required. This is an excellent opportunity for vendor members to connect with potential customers and invite prospects to attend as your guest. The event will follow the same format as in years past. We will open with a reception and the table-top show-case. Our room will overlook the race rack and guests will be able to view live horse races throughout the evening. We **tentatively** have the newly elected, **Governor Tom Wolf** on our itinerary for the evening.

We've asked him to talk about his plan for PA's economy and the role of small businesses. Additionally we will have **industry experts** talking with Members regarding all of the changes surrounding credit card payment processing and the best and/or most practical options for carwash operators. As discussed in this publication, a new U.S. standard requires merchants and banks to switch from the magnetic stripe card system to systems that will accept new chip embedded credit cards by October of 2015. According to a late 2014 study, only about one third of U.S. cash registers had been converted at that time. Don't get caught off guard. **We will have information and experts** available - take advantage of these resources. This is always a great evening - register today!

### EMV - You Have Questions - We Have Answers

*A New US Standard Requires Credit Card Processing Changes by October*  
By: CAP Staff

A new U.S. Standard is requiring banks to replace magnetic strip credit cards with credit cards utilizing EMV chip technology by October 2015. What does this mean to you? New equipment or equipment upgrades? New software? And where do you start? What is EMV technology and EMV migration anyway? What happens if you fail to comply? There is a lot to understand in a short amount of time. Take a minute now to get an overview of the new standard and its' impact on your business. Then plan to join us on **May 14<sup>th</sup>** to talk in detail with industry experts.

Continued on page 2 See EMV Technology



*Shore Corporation Team  
2014 First Place Winners  
Annual CAP Golf Outing*

CAP's annual golf outing and membership picnic for 2015 is scheduled for Thursday, September 24<sup>th</sup> at the Cumberland Golf Course in Carlisle, PA. Members are invited to put a team together, or if you don't golf, come out for just the picnic in the afternoon.

2014's 1<sup>st</sup> place winner was the Shore Corporation team, the 2<sup>nd</sup> place winner was the ICS team, and the 3<sup>rd</sup> place winner was the Trans-Mate team. Reed Krick won the longest drive and Mike Rowe and Ken Myhre, Jr. each won closest to the pin contests. We had a good event with great food and no one left the course empty-handed.

Visit the CAP website for 2015 registration information and sponsorship opportunities at [www.pacarwash.org](http://www.pacarwash.org)

Hope to see you there!

**2015 CAP Golf Outing  
September 24<sup>th</sup>**

## EMV Technology How to Comply with New Industry Standards

Continued From Page 1

EMV chip technology - named for developers of the technology, EuroPay International, MasterCard and Visa - has been used in Europe for some time and has proven to be more effective at preventing data breaches and consumer fraud. Migration to EMV technology has been delayed in the U.S. due to costs and implementation disagreements.

While the new standard applies to the financial industry, it impacts merchants as well. Merchants unable to process card payments via EMV chip by October 2015 will assume liability for fraudulent purchases and could lose business from consumers feeling inconvenienced. The liability shift will not occur for gas stations until 2017 due to the higher cost of transitioning equipment to EMV-capable devices.

So how does your business comply? That depends on the current point of sale (POS) system currently in use. There may be an up-grade option for your current POS system, EMV technology might be able to be incorporated by adding a new external pin pad, an entire new POS system may be needed or only new POS software may be needed. You'll have to talk with industry experts to determine your needs.

One thing is clear, the migration to EMV chip technology offers more than just securer transactions - consumers will now have more options in terms of payment. How? NFC (near-field communication) technology. NFC allows two devices, (each equipped with an NFC chip), placed within inches of each other, to share small bits of data.

The technology is in more mobile devices than ever, (think Google Wallet and Apple Pay.) Most EMV POS systems will contain NFC technology, offering consumers a more convenient and efficient transaction. There is an additional level of security offered with mobile payments, but we can explain that at the show.

There is a lot of information to digest, but nothing that isn't manageable. As you plan EMV migration for your business there are a few things you should definitely consider and insist upon before you make any purchases. It's important to have all of the information prior to any investments to ensure that you not only comply, but that you incorporate all of the potential advantages this transition can offer. We'll have all of this information and access to a variety of industry experts at our May dinner; you can't afford to miss this event.

## Underbody Cleaning for the Self-Serve Car Wash

### A Simple System Designed To Offer Additional Service

—Aaron M. McCoy

Each winter, the snow falls, the road salt is spread, and car wash busy season begins. Car, Truck and SUV owners are eager to protect their vehicles from harsh winter elements like dirt, grime and salt. At a typical self-serve car wash, customers can spray, scrub and clean around the body and tires of their vehicle but often miss one of its most vulnerable and exposed parts: the underbody.

A simple solution to this problem has now arrived. The Self-Serve Underbody System, a simple expansion package for any self-serve car wash, offers customers a simple and effective tool for easy and effective underbody cleaning. This innovative system has the potential to increase both the customer satisfaction and the profitability found at an ordinary self-serve car wash.

The Self-Serve Underbody System gives vehicle owners the option to clean the undercarriage of their vehicle—a highly valued option during winter months when road salt can cause costly, corrosive damage to many vehicles. The underbody tool has a simple design allowing for safe and easy operation. With the turn of a dial and the squeeze of a trigger, three nozzles release a high pressure spray which, once rolled under any size vehicle, effectively removes dirt, grime and debris.

This system is a value adding service that installs directly into any existing serve-serve bay. Creating an entirely new cleaning option, this system increases the amount of time customers spend in the bay, produces additional revenue and increases customer loyalty. This option appeals highly to car wash operators in colder climates where the corrosive damage of road salt is a concern.

Utilizing one high-pressure stream—coming from any existing self-serve equipment—this system powers two high-pressure cleaning tools. By installing this system's unique control valve panel operators maintain the existing high -pressure flow to their self-serve bay while also creating a second high pressure option that, once activated, powers the underbody cleaning tool.

Activating the underbody cleaning tool can be achieved by adding an underbody option to any existing meter box. Many car washes have an open spot on their meter box dial. In this case, simply adding an underbody option to fill this spot will activate the system. If this is not the case, adding a push-button activation may be required to activate the underbody system.

Within the bay, a wall mounted boom, hose, wall bracket and weep bucket are installed to house the underbody cleaning tool. To prevent this exposed fluid line from freezing, a check valve assembly is used to connect any existing water weep system to the underbody system. The weep bucket is then needed to catch and drain any resulting weep water.

The Self-Serve Underbody System was created to meet these needs while seamlessly integrating with existing self-serve equipment, making it an instant hit for car wash operators and customers.

## Increase Revenue with the Self-Serve Underbody System



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## Brief Legislative Update

2014 elections brought many changes to Harrisburg and a host "unknowns" for PA businesses. There's an approximate state budget deficit of 2.3 billion, a \$47 billion public pension liability and a new Governor with a commitment to increased funding in many areas. All pose significant threats to PA taxpayers as the legislature and administration look for new sources of potential revenue. As small business owners there's much at stake for the bottom line of car wash operations in terms of taxes and product inflation as industry manufacturing corporations are targeted as financial scapegoats. Here are just a few examples. PA currently offers a 1% vendor discount to businesses remitting Sales and Use Taxes in a timely manner, but there've been policy discussions about capping and or possibly eliminating this discount. The Capital Stock and Franchise Tax, a burden to many businesses, was addressed legislatively several years ago and is on track to phase out completely by 2016. With another year to go before it's phased out, it could become a bargaining chip for lawmakers struggling to fill budget funding gaps. PA recently increased Net Operating Losses (NOLs) for corporations from \$2 million annually to 30% of income, a significant gain for businesses. This reform could become another possible target in budget negotiations, and if lost, could be a serious detriment for manufacturers and other cyclical industries. Additionally, Governor Wolf has discussed reforming PA's Corporate Net Income Tax, (already quite high,) as well as the Personal Income Tax, in an effort to make the system "more fair".

This is all before any discussions regarding favorable tax changes to foster business growth in PA. This gives us much to talk about at May's dinner.

## Hydro-Spray Acquires D&L Systems

Hydro-Spray, a full-service car wash and pressure wash equipment provider based in Clearfield, PA has recently acquired Newville based, D&L Systems. The acquisition will allow Hydro-Spray to expand their customer base while increasing the service level for their current customers. Part of the acquisition agreement includes former D&L Systems owner, Dick Copenhaver, coming on board the Hydro-Spray team in an advisory and sales capacity. "The knowledge and relationships of Dick Copenhaver, who has more than 40 years of industry experience, are invaluable", said Cliff Reed, owner of Hydro-Spray. "As we strive to establish a strong rapport with this new base, we believe Dick's role as the Sales and Business Development Manager will be pivotal to ensuring future success for the company.

In an effort to sustain continuity, Hydro-Spray will maintain an office in Newville, and is committed to the same type and level of service established by D&L Systems.

Hydro-Spray will offer most of the same equipment and supplies as D&L Systems and, most importantly, will continue to provide the service and support customers demand and deserve.

The backbone to Hydro-Spray's business approach has always included working with customers to ensure they get the most out of their equipment; "it's what put us on the map", said Reed. Dick Copenhaver couldn't agree more and explained "it is because of this business approach that I could, not only, confidently sell my business to Hydro-Spray, as I prepare for retirement, but that I could proudly join the Hydro-Spray team to assist in their future success, knowing we share the same business ethics and vision. I'm really excited for them."

Hydro-Spray is certain to have a few growing pains as they acclimate to the expansion and changes, but the commitment, energy and tenacity the Hydro-Spray team has demonstrated will serve them well as they continue to navigate the unpredictable car wash industry.



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