

AAAS Industry News

News for the Southeast Automotive Aftermarket

Fall 2016

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President

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Robbie Allen, CPA

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Sharon Pruett

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*Government Relations & Field
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Denise Webb

Membership Services Director

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AAAS Hires Government Relations Director

Automotive Aftermarket Association Southeast Chairman of the Board Jarrett Liles of Connie Liles Auto Parts, Tallahassee, FL is very proud to announce the expansion of the AAAS staff to provide greater focus on governmental relations. This bold step takes the association to a new level of service and leadership in the aftermarket industry. In September, the board voted unanimously to fund the new staff position in order for the association to better provide crucial legislative and regulatory advocacy on behalf of our members and industry. The Director of Government Relations and Field Services will devote time and energy to lobbying activities for AAAS on a state and national level, as well as, strengthen the Political Action Committee. On December 1st, Matt Ward joined the AAAS staff to fill this important position. Chairman Liles stated; "We are proud to have Matt Ward join the AAAS Staff. I am confident that he will work well with our membership and other aftermarket organizations to make sure lawmakers hear our voices and are aware of how legislation and policies affect the aftermarket industry. We look forward to seeing Matt in action at the Capitol Days events planned in all four of our service area state capitols, Montgomery, Atlanta, Tallahassee and Jackson early in 2017."

An Auburn University graduate, Ward comes to AAAS from the Alabama Retired State Employees' Association (ARSEA). While with ARSEA, Ward served as the Local Government Coordinator where his efforts focused on protecting and improving retirement benefits for municipalities and

counties participating in the Retirement Systems of Alabama. Ward worked closely with the ARSEA PAC, assisting in fundraising and strategic contribution of funds in statewide, municipal and county races. He was instrumental in helping grow the membership of ARSEA during his time there. Ward is no stranger to the automotive aftermarket and has previously served as an intern at AAAS working on membership growth. "I am really excited to join the AAAS staff. My goal is to hit the ground running to help grow and improve what is already a fantastic association. We will increase our presence in the state capitols and we will build and expand participation in the AAAS Political Action Committee. AAAS has tremendous volunteers and a talented staff that have achieved so much already. We face many challenges ahead, but the future is bright and I am very happy to be a part of this remarkable team," states Ward.



If you would like to join Ward and some of your fellow aftermarket professionals for your state's Capitol Day Event or in supporting the PAC contact him at matt@aaas.us or 800.239.7779.

Association Work Comp Programs Declare Dividends

AAAS members participating in the association work comp programs may look forward to another great year of remarkable dividends in 2017!

On the heels of 22% average dividends in 2015 and 2016, Alabama members participating in the Automotive Aftermarket Fund will enjoy an average **25% dividend for 2017!** The fund is entering its 25th year of service to Alabama members. The Aftermarket Fund commenced service to its first members in 1992 and now provides a superior, cost efficient, workman's comp program for some 260 member companies with every expectation of growth in 2017. We are very proud of the fact that forty of the Fund's current member companies have been with the Fund since its creation in 1992. Their loyalty has been rewarded with great service and tens of thousands of dollars in dividends!

Florida, Georgia and Mississippi AAAS members participating in the association's Meadowbrook/Star work comp program will enjoy another 10% dividend. This great program has delivered a dividend every year since the program's creation!

Dividends are based on each program's overall performance, each individual member's attention to good hiring practices and work place safety.

In addition, members participating in both the AAAS Employee Benefit Fund Blue Cross program and either of the association's work comp programs are eligible for a **2% discount on their health insurance**. AAAS Chairman Jarrett Liles of Connie Liles Auto Parts in Tallahassee, FL, stated "Our two work comp programs continue to perform exceedingly well. These two great profit dollar saving programs deliver solid member value. I encourage you to consider either Meadowbrook/Star or AAF for your business."

Please give the association a call for a no risk look at either of these great programs!



AAAS Employee Benefit Fund

The Chairman of the AAASEBF Board of Trustees, Steve Kampwerth of Auto Electric and Carburetor Company in Birmingham, recently announced that the association's group health program would see an average 2.06% increase in rates going into 2017.

Kampwerth stated, "We all know that great employee benefits at affordable rates are a key in attracting and keeping good reliable employees in our industry. The AAAS program is an invaluable resource to the aftermarket business in meeting this challenge. We are very pleased and proud to be in a position to make today's announcement given the environment for group health in this day and time. With insurers announcing astronomical rate increases and pulling out of some markets we are seeing more and more aftermarket businesses turn to our program and we welcome them. Growth puts us in a position to do an even better job for everyone. AAAS has provided our members a consistent resource for strong benefits at well below market rates for over 35 years now and the Board of Trustees wants the membership to know that the program has never been stronger". Kampwerth also advised that there would be no changes in benefits. "This too is quite an accomplishment as so many employers

have had to turn to cost sharing with employees thru larger copays and deductibles as they have dealt with the challenges of ever increasing rates. Our members will not be faced with that tough decision".



The AAAS Employee Benefit Fund is a nonprofit, self-insured, member owned program offering group health, dental, life and vision benefits. The Fund enjoys the participation of over 2,800 owners and employees. Plan administration is provided by the AAAS staff with benefits administered by BlueCross BlueShield, Mutual of Omaha and VSP. The association also handles some of its reinsurance needs through its wholly owned captive insurance company, Chantilly Risk Management. The Fund is a program sponsored by AAAS, Inc. which is a nonprofit 501(c)6 trade association representing the automotive parts manufacture, distribution, service and repair industry in Alabama, Florida, Georgia and Mississippi.

Please contact your regional association office at 334.834.1848 if you would like more information on this program offered to AAAS Members.

Orlando Florida Be Car Care Aware Events 2016

Calderon Automotive Repair hosted a very successful **Be Car Care Aware event October 1st, 2016!** This year, owners Julio and Nancy Calderon (pictured far right), hosted a car care workshop for women. Participants were given hands on instruction on checking fluid levels, tire pressure, etc.. In addition, they discussed air filtration, brake systems and the importance of routine maintenance intervals. According to George Ehrhard, Automotive Aftermarket Association Southeast, Florida Operations Director, "the day was a complete success with eleven women attending the two hour workshop." Calderon Automotive will be hosting another Car Care Aware event in April 2017.

Calderon Automotive Repair is a full-service preventive maintenance and auto repair center. Julio and Nancy Calderon have operated their business nine years and their shop has been recognized as a "Best of Orlando" business.



Be Car Care Aware is a consumer education program that demonstrates the benefits of regular maintenance checks and simple service that can greatly increase vehicle safety and reduce the cost of car ownership. You can find more information about hosting a Car Care event at www.carcare.org/industry-tool-box.

AAAS members receive financial support (\$250) as well as marketing assistance from the association. Please contact [George Ehrhard](mailto:George.Ehrhard@aaas.us) or [Denise Webb](mailto:Denise.Webb@aaas.us) (800.239.7779) for more information.

Save the Date!!!! 2017 AAAS Annual Conference & Trade Show

The **2017 AAAS Annual Conference & Trade Show** will be held June 8-11th at the beautiful Sandestin Golf and Beach Resort, Destin, FL. The 2017 event promises to be a great weekend to meet people, pick up industry information, relax & enjoy yourself!

We are extremely pleased to announce that **the keynote speaker will be Bill Harvey, President and CEO of the Autocare Association**. In addition the conference will once again welcome the Young Auto Care Networking Group (YANG) to join AAAS Members. YANG members will receive complimentary registration to the conference.

The business session alone is worth your time, effort & expense but with a weekend of food, fun & fellowship the AAAS conference guarantees to be a very enjoyable & profitable experience!

There are still a few sponsorship opportunities available. Please call or email denise@aaas.us or 800.239.7779 to ensure your business is included in the Trade Show and promotional materials!

You can find additional information on the conference at aaas.us | Events. We look forward to seeing you in June!



AAAS Capitol Days—Promoting the aftermarket industry's interest

Please join fellow AAAS members and leaders in Atlanta, GA; Jackson, MS; Montgomery, AL and Tallahassee, FL for Capitol Days!

Capitol Days strengthen the association's hand in advocating for a strong, free and competitive automotive aftermarket industry to legislators. Members are able to introduce themselves and their businesses to representatives and share experiences, as well as, offer themselves as a resource for questions and issues the legislators may face in years to come.

Georgia Capitol Day
Mississippi Capitol Day
Alabama Capitol Day
Florida Capitol Days

January 11, 2017
January 25, 2017
February 15, 2017
March 14-15, 2016

Experience the legislative process first-hand by participating in meetings with members of your state's elected officials. Call or e-mail [Matt Ward](mailto:Matt.Ward@aaas.us) at 800.239.7779.

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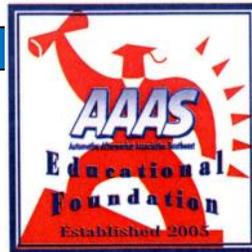


AL Capitol Day 2016—Left to Right Liz Burleson-Barrett - Big Moe's, Donald Hall -H&H Enterprises, Kierstin Turnock—LKQ, Steve Kampwerth—Auto Electric & Carburetor, Sonny Barrett—Big Moe's, Randal Ward, AAAS President, Representative Danny Garrett (front seated).

AAAS Education Foundation

Support

On behalf of AAAS Educational Foundation Board of Trustees, AAAS members, employees and families, **thank you** to those who have contributed to the AAAS Educational Foundation. Your donations have a large impact on member families and our industry. This year alone, 20 students were awarded scholarships.



Chairman Clyde Darville, 3D Services, Tampa, FL, along with the Board of Trustees is pleased to announce several new initiatives to raise funds for the Educational Foundation.

Estate Planning - An opportunity to make a meaningful and lasting contribution to the members of the aftermarket industry.

End of Year Giving - Looking for a great charity for your end of year giving? Please consider the Education Foundation in your charitable giving as we bid farewell to 2016.

Silent Auction and Educational Foundation Golf Tournament - both events will take place during the 2017 Annual Conference and Trade Show - June 8 - 11th - mark your calendars today.

We hope we can count on you to make a positive impact our industry by helping members, their employees and family members as they pursue their higher education. **If you'd like to make a tax deductible contribution to the AAAS Educational Foundation, please return the enclosed form with your contribution.**

**AAAS EF
Welcomes End of Year Contributions!**

Apply Now

It is time to get the word out to employees and family members planning to attend college or technical training in 2017 about the AAAS Educational Foundation (AAASEF) Scholarship program. **Applications for the 2017/2018 school year are now being accepted. All applications must be completed and submitted online by March 31, 2017.**

To apply go to automotivescholarships.com/AAAS or aaas.us/member-programs/education.

AAASEF gives priority to AAAS members, member employees and family of member employees. **Make sure the AAAS member sponsor information section is completed on the application. The Sponsor Information is the last question on the application. If it is not filled out correctly the application will not be presented to the review committee.** All AAAS member sponsored and eligible applicants will be considered regardless of student's field of study.

Display a AAAS scholarship information poster in your business to inform your employees of this terrific program! Simply go to www.aaas.us/memberprograms/education to download a copy today.

Please call or email denise@aaas.us at 800.239.7779 for more information and/or to have a customized poster mailed to you.



By Todd Lazar

The last couple years have brought about a lot of changes within the merchant services industry, from new security measures to new methods of payment, and everything in between. Here's a brief run-down of the more notable changes and updates:

4-in-1 Credit Card Processing

Merchants who currently accept American Express, but receive a separate deposit and merchant statement, can have their Amex processing integrated with their Visa/MasterCard processing for an all-in-one style merchant account. Superior Financial Systems is extending the same Visa/MasterCard processing rates to Amex and Discover processing, which will constitute a savings for businesses that currently process Amex and Discover through direct accounts with those brands.

Upgrading your Amex and Discover processing to be all-inclusive will greatly simplify accounting and deposit balancing. The upgrade is simple, does not require a download or new programming for your terminal, and it can be completed in 2 business days or less, in most circumstances.

EMV Chip Cards

As many of you know, the transition to the new EMV chip-capable terminals has been a very bumpy road. The national average of businesses that have converted to the new equipment remains at less than 50%; some merchants have elected not to upgrade at all whereas some are waiting for the EMV terminals to support all methods of processing, including pin debit and cash back. Superior has expanded their line of available EMV-ready terminals to offer a wider variety of options, and have been working with merchants on a case by case basis to determine the best

fit for each business. If you have not yet upgraded and would like to do so, we can work with you to find the best terminal for the job.

Some important updates in the EMV world:

- EMV terminals have a longer transaction processing time than traditional card swipe terminals. Due to the extended processing time, digital phone lines are not recommended as a viable connection for these terminals. Merchants are strongly encouraged to either use the traditional analog line (e.g. share the fax machine phone line) or connect using an Ethernet or IP cable, which can also reduce overall processing time.

- Contactless transactions (customers pay using their cell phone or watch) are currently still protected by liability shift to the card issuer; effective April 2017 merchants who are not EMV and PIN compliant will assume liability for these transactions.

- AFD and other fuel-based merchants are still protected by liability shift for EMV transactions, and will be through to October 2017. Merchants who accept Wright Express and Voyager will need to purchase a separate terminal to process EMV chip cards, due to application security issues with third part programming.

- Visa and MasterCard have heard the combined voices of U.S. merchants who are unhappy with the way the EMV transition has been handled, especially with chargebacks, and are in the process of adjusting and updating the current liability shift rules to benefit the merchant. If you've been experiencing an uptick in chargebacks, contact Customer Care for assistance.

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AAAS Member News....

Congratulations to **Chris Messer, Auto Supply Company, Bowden, GA** Chris was recently recognized as one of Twenty-one Atlanta's top entrepreneurs.

"The applicants this year were some of the best we have received," said Kanchana Raman, president of TiE Atlanta. "Atlanta's entrepreneurial ecosystem is thriving, and TiE Atlanta is excited to recognize these great companies as top entrepreneurs of 2016."



CRP Automotive's Warren Morley presents **Bob Brannon (PSKB) with the 2016 Rep Agent of the Year Award.** (left to right) Bob Knight, Partner, PSKB; Bob Brannon, Partner, PSKB; Warren Morley, CRP Automotive National Sales Manager – East; Darren Mohar, Vice President of Sales – Autozone Account, PSKB; and Mark Adin, Partner, PSKB.



Please share your good news, accomplishments and announcements with fellow AAAS members. Send the details and pictures to denise@aaas.us

Be Prepared - Form I-9 changes January 2017

U.S. Citizenship and Immigration Services (USCIS) has released a new version of Form I-9, Employment Eligibility Verification.

Federal law requires employers to hire only individuals who may legally work in the United States—either U.S. citizens or foreign citizens who have the necessary authorization. To comply with the law, employers must verify the identity and employment authorization of each person they hire by completing and retaining Form I-9.

The new Form I-9 is dated November 14, 2016 and has an expiration date of August 31, 2019. Employers may continue using a Form I-9 with a revision date of March 8, 2013 (or may use the new version) through

January 21, 2017. Beginning January 22, 2017, however, employers must use only the new version.

Employers should also continue to follow existing storage and retention rules for all of their previously completed Forms I-9.

Note: The instructions for completing Form I-9 are now separate from the form. For more information on complying with employment eligibility verification requirements, please visit www.uscis.gov/i-9



Is voluntary attendance during FMLA allowed?

Article provided by our partners at Federated Insurance

Question: We have an employee on FMLA who is required to have an updated CPR certification for licensure purposes. As an employer, we outsource CPR vendors who come into our clinics to recertify employees. This employee is on maternity leave and fully released to return to work with no restrictions, however the employee is on her last weeks of child bonding. The employee wishes to come in to one of our clinics to recertify CPR. Should we allow the employee to take the CPR course even though the employee is on FMLA? Would we be violating the employee rights even though it's the employee who wishes to attend the CPR course?

Response: If the employer agrees to it, we are not aware of any law that would prevent the employer from allowing the subject employee to voluntarily return to work for the CPR certification course prior to the conclusion of her Family and Medical Leave Act (FMLA) leave. It is up to the employer to decide whether to require that she conclude her FMLA leave as of that time or resume the leave when the CPR training ends.

Employees who are eligible for FMLA leave and who seek to use it in connection with bonding with a newborn or newly-adopted child or a child placed in foster care can take as much leave, up to 12 weeks, as they so choose (assuming they have not previously utilized any FMLA leave in the same 12-month period). Leave must be provided continuously when it is taken for this purpose, but employers are not required to provide leave on an intermittent or reduced schedule basis for this reason unless the employer agrees to do so. Thus, if the subject employee is presently on con-

tinuous FMLA leave to bond with a newborn baby and is medically cleared to return to work, then if she would like to return to work to participate in the CPR class, we

are not aware of any law prohibiting her from doing so. If she wishes to resume whatever remaining FMLA she may have after the course completes, she can do so only if the employer agrees, because this arguably would be in the nature of intermittent leave under the Act (see page 52 at <https://www.dol.gov/whd/fmla/employerguide.pdf>). If the employer agrees to the arrangement, it should be cognizant of the precedent it is setting, as others may want – and expect – a similar accommodation in the future. (We assume from the inquiry this is the first situation of its kind. If it is not, the employer should follow its past practices to avoid discrimination and retaliation concerns here.)

As a best practice the employer should secure documentation from the employee indicating that it was her choice to return to work for the CPR class and that this is not something the employer forced or required her to do while she was otherwise on FMLA leave.

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To learn more about the Federated Employment Practices Network®, contact your local Federated Marketing Representative, or visit www.federatedinsurance.com.

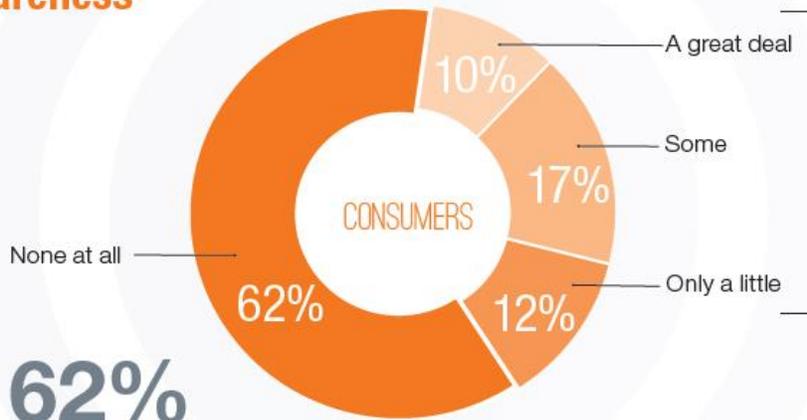


STATS TO KNOW: CONSUMERS



Telematics Awareness

Fewer than half of American drivers have heard about telematics and just one in 10 consumers have heard a great deal on the topic.



62% of consumers haven't heard of telematics.

38% have heard anything about telematics.

Access to embedded vehicle telematics is a significant issue for the independent auto care industry. Telematics could be either a very real threat to the industry or a tremendous competitive business opportunity. Recently, the Auto Care Association conducted research regarding telematics in preparation for educating consumers, industry members and policy-makers. To view more information about telematics visit www.autocare.org/telematics

Connect with AAAS

We've got more great resources and information to share. Connect with AAAS on Facebook (www.facebook.com/AAASassociation) and keep up to date with valuable information and tools to for your business.



Selling Is Changing...Not Really

By: John Chapin

This past week I've received three separate e-mails from various sales gurus talking about how much sales has changed. While the internet, social media, and advances in technology have altered some of the peripheral aspects of selling, the foundational principles and keys that lead to sales success have remained the same.

Sales Facts that will Always Remain the Same

Fact 1: Sales IS still a numbers game 99.9% of the time failure in sales is due to a lack of activity. In other words, not making enough calls. Now that we have the internet, I know sales reps who spend hours looking up background information on prospects before they call them. This is a mistake. Look up the information a prospect would reasonable expect you to have, but don't spend hours being perfect. Just look up some quick information and make the call.

Another way technology can work against us is that some people believe they have to be technical experts before they call anyone. An insurance agent I know spent a full six months in the office studying cyber liability because he had to know everything before he could speak to anyone. The insurance agent is a producer (salesperson) first, not an underwriter (technician). The reality is: you will never know everything and this is usually just an excuse to avoid doing the hard work of making lots of calls. Also, just because you now have the internet to look up information doesn't mean you should be spending hours "preparing" at the expense of making calls. Just get some basics and make the call. Learn what you need to learn so you don't make any careless or "stupid" mistakes, but focus more on activity than on being technically proficient.

Fact 2: You're still the expert. While it's true that today's consumer is, generally speaking, better informed than in years past, you're still the expert who has probably forgotten more than they will ever know. The famous author Malcolm Gladwell once said that it takes roughly 10,000 hours of study to master one's craft. While you may not be at the 10,000-hour mark yet, you are still far better off than someone who has spent 5, 10, or even 40 hours on the internet studying your industry and products. You live in your business every day, the prospect doesn't. People still need an honest, straight-forward salesperson who understands the subtleties and idiosyncrasies and can educate them on what's best for them.

Fact 3: Face-to-face and phone are still the most effective ways to sell. Have you ever NOT received an e-mail that someone swore they sent to you? It just happened to me again two weeks ago. In addition to the fact that you can't always rely on an e-mail, LinkedIn in-mail, or other "internet" communication to reach the person, you also lose the most important parts of communication such as voice tone and body language. Couple that with the fact that electronic

communication distances you and dehumanizes the experience. For these reasons, in-person communication is always the most effective followed second by Skype, and other face-to-face apps, and third by phone communication.



Electronic communication serves its purpose which is: short-sweet, non-critical communication in which you are simply conveying information. What kills me is when I see salespeople using an e-mail for initial communication or during an important part of the selling process. In this case they are simply hiding behind technology because they are afraid to make a call. Also keep in mind that even non-critical electronic communication has to be backed up with a phone call or in-person contact to ensure it was received.

You have much more impact when people can see and/or hear you. Don't hide behind technology and spam people on the initial and other important communications.

Fact 4: It IS still all about relationships and doing what's best for the other person. There is no "new relationship selling" or "solution selling." The best have always focused on the long-term relationship and the best possible solution for the prospect, even if it involved sending someone to the competition. The best have always been seen as a peer and business partner looking out for the best interests of the prospect.

The bottom line is: the only way sales has changed is for those doing it the wrong way. Years ago you could pull the wool over someone's eyes, get away with not knowing as much, have subpar sales and people skills, and not work as hard. That said, the people who have always done it right, have found little has changed over the years. For them, being great at sales still requires that you work hard and make the calls, communicate effectively, build the personal relationships, are professional, knowledgeable, put the other person first, and embody the character traits of honesty and integrity.

John Chapin is a sales and motivational speaker and trainer. For his free newsletter, or if you would like him to speak at your next event, go to: www.completeselling.com John has over 29 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia. For permission to reprint, e-mail: johnchapin@completeselling.com.

AAAS Office Holiday Schedule

In observance of Christmas and the New Year, the AAAS office will be closed the following days:

- Christmas – Friday, December 23rd and Monday, December 26th.
- New Years – Monday, January 2, 2017.

The Board of Directors and AAAS staff wish you a very happy holiday season.!



Alliance of State Automotive Aftermarket Associations convened at AAPEX

AAAS is a regional association serving Alabama, Florida, Georgia and Mississippi. However, the work and reach of your association doesn't stop within our state borders. The Alliance of State Automotive Aftermarket Associations (ASAAA) recently met during AAPEX in Las Vegas. Strong relationships with associations and similar organizations across the country benefit AAAS members, the southeast region and our industry.

Pictured from left to right: Randal Ward, AAAS, Gary Manke, Wisconsin Automotive Parts Association, Rodney Pierini, California Automotive Wholesalers Association, George Ehrhard, AAAS and Bill Garling, Kentucky/Indiana Automotive Wholesalers Association.



Superior Financial Systems—continued

Voice Authorization Process Update

Merchants who call in for a voice authorization on a customer's charge will now be prompted for the 3-digit security code on the back of Visa, MasterCard, and Discover credit cards, or the 4-digit security code on the front of American Express cards when providing the credit card payment details. This new added level of security will help reduce potential fraud, and is required for all "Call Center" or "Authorization Only" calls placed to the Voice Authorization hotline, (800) 228-1122.

Please be sure to complete any voice authorizations with a "Ticket Only" or "Forced" transaction keyed into your credit card terminal. For assistance with this process, please contact Customer Service.

Apple Pay & Samsung Pay

Using a mobile device to pay in place of a credit card is becoming increasingly popular, and security features have grown, making programs such as SamsungPay and ApplePay a more accepted method of payment. Most EMV-capable terminals are also able to accept mobile payments, at no extra cost. If you'd like to offer this method of payment to your customers, contact Superior Financial's Customer Care department and they will help you set up and activate this feature.

VISA Data Security Alert: Pin Pad Skimming Visa is aware of increasing incidents involving suspects placing skimming devices on point-of-sale (POS) terminals for the purpose of collecting payment card information, including PIN numbers. The primary targets for these recent skimming events are self-checkout terminals in supermarkets. However, any POS terminal may be at risk, including those that are often unattended. One VISA recommendation to prevent skimming is to inspect POS devices on a regular basis. Skimming devices can come in many shapes and sizes, from portable hand held devices to cables that have been modified to add extra wires that read and store information for later collection. Look for raised edges along the slots used to swipe or insert credit cards, or new physical changes to the machine such as an overlay or cord that wasn't previously used.

If you suspect that your POS terminal has been compromised, contact your processor immediately for assistance with evaluating the merchant account and potential impact. For additional information on how to prevent skimming please refer to the following link: [PCI Security Standards Council Skimming Resource Guide](#):

https://www.pcisecuritystandards.org/documents/PCI_SSC_Skimming_Resource_Guide_v05.pdf

MasterCard Series 2 credit cards coming

MasterCard has traditionally issued credit cards starting with the number "5" only – coming next year, they will be expanding to allow cards to be issued with numbers starting with "2". We are already working on the upgrades required to allow merchants to accept the new credit card numbers, and will be announcing updates as they become available.

Introducing Discover ProtectBuy

eCommerce merchants who allow their customers to enter credit card information directly into the website from the comforts of their own homes may already be familiar with the programs Verified by Visa, and MasterCard SecureCode, part of the 3D Secure suite. Discover has announced the launch of their own program, Discover's ProtectBuy, designed to offer the same liability shift protections currently in place from Visa and MasterCard, for merchants who accept Discover through their websites.

The 3D Secure suite of programs is designed to offer limited chargeback protection by prompting customers to verify their identity using a unique passcode not unlike a PIN, before submitting their sensitive credit card information online for processing. Merchants who are enrolled in the programs can avoid a significant number of fraudulent and non-authorized chargebacks, and help mitigate risk from processing credit cards.

Coming Soon: American Express SafeKey

American Express has announced the coming launch of their SafeKey program, part of the 3D Secure suite of products, designed to offer limited chargeback protection to eCommerce merchants. American Express is targeting early 2017 for the launch of their program, which will work in conjunction with Visa's Verified by Visa, MasterCard's SecureCode, and Discover's ProtectBuy, to extend protections against fraudulent and stolen card chargebacks to merchants who allow their customers to enter credit card payment information through a website.

For More Information Contact: Todd Lazar, Vice President | Superior Financial Systems, Inc. (888) 737-7762 toll free | (949) 706-7345 direct | Todd@SFSProcessing.com | www.SFSProcessing.com



Left–right: Denise Webb, Kay McCoy, Randal Ward, Robbie Allen, Matt Ward, and Sharon Pruett. Not Pictured–George Ehrhard



Automotive Aftermarket Association Southeast

Established in 1938, **Automotive Aftermarket Association Southeast, Inc.** is a nonprofit trade association representing the automotive parts manufacture, distribution, service and repair industry. We serve automotive aftermarket businesses in Alabama, Florida, Georgia and Mississippi. Our membership consists of parts manufacturers, distributors, jobbers, service facility specialists (paint & body, general repair, transmission, muffler shops, etc.), engine rebuilding and machine shop specialists.

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For more information, contact AAAS President,
 Randal Ward, at 800.239.7779 or randal@aaas.us

A Trade Association Serving the Automotive Parts Manufacture, Distribution, Service & Repair Industry

AAAS Industry News is a quarterly publication of Automotive Aftermarket Association Southeast, Inc. This newsletter is for the exclusive use of the members of AAAS. Any reference herein to laws or governmental rules and regulations are made solely for the information of our members and in no way constitutes a legal interpretation of any legislative or administrative enactment. For advice concerning the legal effects of any enactments referred to herein, members should consult legal counsel or a certified public accountant.

WELCOME, New Members!

More businesses making AAAS membership a part of their business plan! AAAS Chairman Jarrett Liles wishes to welcome the following members into the association. Liles encourages these and all members to investigate the programs offered through AAAS.

Altha Auto Parts
Auto Value of Albany
Auto Value of Bristol
Cahaba Tire Pros
Chattahoochee Auto Parts
Cottondale Auto Parts
Covington Heavy Duty –Cleaner & Equip
Covington Heavy Duty
Durrell Tire & Auto, Inc.
EISI
Johnny Spradlin Auto Parts
Lawson Auto Parts
Max Snell Farm Equipment
Phenix Firestone
Pro Parts Express
Trojan Auto Parts
Williams Auto Parts

Altha, FL
 Albany, GA
 Bristol, FL
 Pelham, AL
 Marianna, FL
 Marianna, FL
 Andalusia, AL
 Pensacola, FL
 Birmingham, AL
 Birmingham, AL
 Birmingham, AL
 Jasper, AL
 Dothan, AL
 Phenix City, AL
 Marianna, FL
 Troy, AL
 Enterprise, AL

AAAS Calendar of Events 2017

Georgia Capitol Day	January 11, 2017
Mississippi Capitol Day	January 25, 2017
Alabama Capitol Day	February 15, 2017
Florida Capitol Days	March 14-15, 2017
Car Care Awareness Month	April 2017
AAAS Annual Conference & Trade Show, Sandestin, FL	June 8-11, 2017