



Card Brand Announcements, Spring 2018 Part Three

Periodically the Card Brands release updates and new requirements for processing credit cards in the United States. All merchants are encouraged to read the following announcements, and contact their merchant service provider or Superior Financial Systems, Inc. if they have questions regarding the new information.

AFD EMV upgrade officially delayed to 10/1/2020

The Card Brands have extended the EMV rollout delay for Automated Fuel Dispensers to October 1, 2020, meaning AFD merchants who are not currently EMV-compliant will continue to be protected from EMV chargeback liability during this time. AFD merchants are encouraged to contact their merchant service providers and equipment vendors immediately to begin the process of upgrading equipment if they have not already done so.

VISA Requiring All Automated Fuel Dispenser Merchants to Validate AVS at the Point of Sale

Effective January 2018, Visa began requiring all Automated Fuel Dispenser (AFD) merchants to validate the zip code at the point of sale for the following areas:

- Atlanta, Georgia
- Brooklyn, New York
- Detroit, Michigan
- Fresno, California
- Greater Los Angeles, California
- Houston, Texas
- Kingman, Arizona
- Las Vegas, Nevada
- Louisville, KY
- State of Florida

If you are currently operating automated fuel dispensers at your business and are in one of the areas listed above, please contact your credit card processor immediately to confirm you are in compliance with the new requirements. For more information on the requirements and what actions AFD merchants are expected to take regarding AVS, please contact Customer Care at 866-601-2733

PIN DEBIT ANNUAL FEES

Several of the traditional PIN Debit networks – NYCE, Pulse, Jeanie, STAR, and ACCEL – are now charging annual fees to merchants who accept cards that process over their networks. These networks are used in traditional PIN debit processing, and are separate from the offline debit Visa and MasterCard transactions. The Debit network annual fees range from \$12 to \$15 per network, and most merchants accept all networks, meaning your total annual fees are at a minimum of \$60 per year. In most cases, processing these debit cards over the offline debit Visa and MasterCard networks costs less than processing over the traditional PIN Debit Networks, and eliminates the annual fee for those networks. Contact Todd Lazar for a free review of your PIN Debit transaction processing and expenses to determine if removing the PIN Debit acceptance would benefit your business and customers.

Superior Financial Systems, Inc. is the preferred merchant service provider for AAAS. We offer free, no obligation reviews of your current merchant account where we check for unnecessary fees, high discount rates, and incorrect setups of your equipment or merchant profile. If you have not reviewed your merchant account recently, let us help you ensure you are paying the least amount possible to process, while complying with all Card Brand rules and regulations. Contact Todd Lazar today and see what we have to offer.

Todd Lazar, Vice President of Sales

(888) 737-7762 Toll Free | (949) 706-7345 Direct | Todd@SFSPProcessing.com