

## Visa's Operational Business Response to COVID-19: U.S. Automated Fuel Dispenser EMV Liability Shift Delayed to 2021

U.S. | Acquirers, Issuers, Processors, Agents

Visa Network



**Overview:** In response to the COVID-19 pandemic, Visa is further delaying the EMV® liability shift for U.S. domestic automated fuel dispenser (AFD) transactions until 17 April 2021. Visa will continue the Visa Fraud Monitoring Program to help mitigate counterfeit fraud at U.S. AFDs during this period.

In response to the global health, economic, and operational uncertainty brought on by the COVID-19 pandemic, Visa is further delaying the U.S. domestic automated fuel dispenser (AFD) liability shift from 1 October 2020 to **17 April 2021**.

The Visa Fraud Monitoring Program (VFMP) - AFD that monitors fuel locations for excessive AFD counterfeit fraud will also continue **through April 2021**. As this program is crucial to maintaining progress toward EMV adoption for fuel retailers, the existing parameters of the VFMP-AFD will remain unchanged during this period.

In August 2011, Visa initially announced a roadmap for EMV migration, which, according to Visa data, has resulted in an 87 percent decrease in counterfeit fraud dollars at upgraded merchants. Currently, 99 percent of U.S. payment volume is on EMV cards. Fuel merchants continue to install upgraded AFD terminals, with over 15 percent of fuel transactions now conducted as EMV transactions.

### Fuel Merchant Best Practices

Fuel merchants should continue their efforts to enable AFD EMV acceptance to mitigate counterfeit fraud and avoid lost / stolen fraud liability. Fraud tools such as transaction velocity checks, Address Verification Service (AVS) ZIP code prompting, and Visa Transaction Advisor (VTA) should be fully utilized to mitigate counterfeit fraud until AFDs are EMV-enabled. Certain merchants are required to perform AVS inquiries.

### Issuer Best Practices

Issuers are reminded to monitor AFD transactions for unusual patterns that may indicate fraud, such as multiple AFD transactions in a short period of time and multiple AFD transaction amounts that are at the limits for \$1 status check AFD authorizations.

The VFMP-AFD provides issuers with dispute rights for reported counterfeit fraud at fuel locations that exceed the defined thresholds. Issuers are reminded to claim their recovered funds through the Visa Claims Resolution program, using Dispute Condition 10.5.

## Additional Resources

### Advance Copy of the Visa Rules

The advance copy of the upcoming Visa Rules illustrates the associated rule changes that will be reflected in the next edition of the publication. If there are any differences between the published version of the rules and this advance copy, the published version of the rules will prevail.

- [Visa's Operational Business Response to COVID-19: U.S. Automated Fuel Dispenser EMV Liability Shift Delayed to 2021 \(Advance Copy\)](#)
- [Visa's Operational Business Response to COVID-19: U.S. Automated Fuel Dispenser EMV Liability Shift Delayed to 2021 \(Advance Copy\) \(Interlink\)](#)

### Online Resources

Refer to the *Visa Core Rules and Visa Product and Service Rules* in the [Visa Rules Library](#) at Visa Online.

- EMV Liability Shift Participation (ID# 0008190)
- Visa Fraud Monitoring Program (VFMP) (ID# 0029288)

Refer to the following resources:

- [Visa Payment Acceptance Best Practices for U.S. Retail Petroleum Merchants](#)
- [Issuer Best Practices for Automated Fuel Dispenser Acceptance \(U.S. Only\)](#)

**Note:** For Visa Online resources, you will be prompted to log in.

## For More Information

Contact your Visa Account Executive or call 888-847-2242 to speak with a Visa subject matter expert. Merchants and third party agents should contact their issuer or acquirer.

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