



Rob Underwood
President
Energy Marketers of America
1901 N. Fort Myer Drive, Suite 500
Arlington, Virginia 22209

Dear Mr. Underwood,

Thank you for your letter dated April 1st, 2021.

We appreciate the advocacy for your members and our fuel industry merchants leading up to the liability shift date on April 17, 2021 for Automated Fuel Dispenser (AFD) transactions.

Visa has been working with fuel merchants and technology partners to support EMV® enablement at AFDs nationwide and is committed to the planned liability shift date. It is important to note that the date is not a deadline and fuel merchants can decide if EMV enablement is appropriate for their business.

The intention for merchants to migrate to EMV to help prevent counterfeit payment fraud was made public almost a decade ago on August 9, 2011. AFDs were given an exception to the original liability shift date of October 1, 2015 with an extended date of October 1, 2017. The liability shift date for AFDs was extended from 2017 to October 1, 2020 and extended again in 2020 to April 17, 2021. In total, the liability shift has been extended for more than five years.

However, a new program is available this year to support fuel merchants nationwide.

Visa is supporting eligible fuel merchants with an extra layer of fraud prevention by offering Visa Transaction Advisor (VTA) at no additional charge for one year starting on April 17, 2021. All fuel merchants with non-EMV enabled AFDs are eligible and VTA will be automatically enabled by Visa.

VTA offers real-time risk assessment when consumers pay for fuel at the pump, helping mitigate fraud as fuel merchants work toward implementing EMV technology. VTA operates invisibly to the cardholder to ensure a positive customer experience and leverages existing payment processes so new investment in infrastructure is not needed.

As result, we are confirming our commitment to the liability shift date.

We will continue to work with our merchant partners post-liability shift and are open to discussing how to partner with you to support communication and education efforts to those who have not yet updated to EMV.

Best,

Sebastien Verreault
VP Fuel and Restaurant Partnerships, Merchant Sales
Visa, Inc.