

Date: May 29, 2020
To: All PIN Debit AFD Clients
Subject: Debit Network AFD EMV Liability Shift Delayed
Product: STAR, CU24, NYCE, AFFN, Maestro, Interlink, & Pulse
Action: Informational
Related PMB: 1012, 1171 and 1175

Debit Network AFD EMV Liability Shift Delayed

In response to the increased challenges faced with the COVID-19 pandemic, STAR, CU24, NYCE, and AFFN are delaying the EMV liability shift for Automated Fuel Dispenser (AFD) merchants. Interlink, Maestro, and Pulse were announced on a previous PMB, however for clarity they are included here as well.

The AFD EMV liability shift will be delayed from October 1, 2020 to the dates listed below:

April 1, 2021

- STAR

April 16, 2021

- CU24
- NYCE
- Maestro

April 17, 2021

- AFFN
- Interlink

April 19, 2021

- Pulse

Heartland continues to reach out to other networks to understand their plans around the AFD EMV liability shift. We will communicate when more information is available.

Please contact Heartland with any questions.

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