

Date: July 10, 2020
To: All AFD Clients
Subject: Mastercard Automated Fuel Dispenser Performance Program
Product: Mastercard
Action: Informational

Mastercard Automated Fuel Dispenser Performance Program

Effective immediately, Mastercard has established requirements for Automated Fuel Dispenser (AFD) merchants that have experienced high fraud to ensure they have a remediation plan in place to preempt and mitigate fraudulent transactions. Mastercard will review the data over a rolling 3 months and notify Heartland of any AFD merchant locations that match the following criteria:

- At least 300 clearing transactions
- At least \$1000 in reported fraud
- Gross fraud basis point of at least 10 times greater than peer average

Upon notification, merchants are required to complete and submit a remediation plan containing details about the fraud controls they have in place as well as the actions being taken to mitigate fraud. Failure to provide remediation plans may result in non-compliance fines of up to \$15,000.

Please contact Heartland with any questions.