

Date: August 21, 2020
To: All Clients
Subject: Fall 2020 Compliance Release Changes
Product: Visa, Mastercard, and PIN Debit
Action: Informational

This Product Marketing Bulletin contains a summary of updates from the card brands regarding changes in the Fall 2020 Compliance Release. Changes are effective October 16, 2020 unless otherwise noted.

Visa Fall 2020 Release Information

U.S. Automated Fuel Dispenser Authorization Limits will be Increased

- Automated fuel dispenser limits will increase for qualifying transactions.
 - Qualifying transactions are Chip on Chip and Partial Authorization participating
 - AFD \$1 Status Check Authorization limits for qualifying transactions are as follows:
 - \$125 for non-fleet card
 - \$350 for fleet cards
 - Non-qualifying transactions are as follows:
 - Authorization limits remain \$100 for non-fleet
 - \$150 for fleet

Mastercard Fall 2020 Release Information

Partial Approvals and Account Balance Responses

- Effective **October 20, 2020** eliminating the mandate to support account balance responses
- Reminder for MCCs listed below, all attended EMV POS terminals must support partial approvals for all card present Mastercard/Maestro branded prepaid or debit transactions
- Effective **April 1, 2023**, Mastercard is providing additional time for all non EMV POS terminals assigned one of the below MCCs to support partial approvals
 - Impacted MCC codes are 5310, 5311, 5411, 5541, 5542, 5621, 5691, 5731, 5842, 5814, 5912, 5999

Automated Fuel Dispenser Transaction Chargeback Liability

- Protection against disputes under reason code 4808 - Authorization - Related Chargebacks - for AFD transactions is extended to transactions from terminals that support chip and PIN entry
- Issuer may no longer charge back a transaction when a card was reported lost/stolen/NRI and transaction occurred at EMV contactless and/or chip-enabled AFD terminal that does support PIN entry capability
- Issuer may charge back a transaction when the cardholder's EMV chip card or contactless-enabled card or mobile payment device supports PIN, and the chip-enabled AFD terminal does not have PIN entry capability

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Electric Vehicle Charging Transaction Processing Procedures

- If obtaining an authorization before charging begins:
 - Obtain cardholder consent for any estimated transaction amount
 - If the final transaction amount:
 - Exceeds the original authorization amount then an additional authorization must be obtained
 - Is less than the original authorization amount then a partial reversal of the excess authorized amount needs to be sent within 24 hours of finalization or submit the clearing record
- If obtaining an authorization after charging is completed, ensure the authorization is for the final amount

Automated Fuel Dispenser Consumer Protection Program

- Effective immediately, AFD merchants experiencing high fraud will be reviewed over a rolling 3 month period for any matches to the below criteria:
 - At least 300 clearing transactions
 - At least \$1,000 in reported fraud
 - Gross fraud basis point (bps) of at least 10 times greater than peer average
- A remediation plan will be required to be in place to preempt and mitigate fraudulent transactions
 - Failure to provide a remediation plan may result in non-compliance fines of up to \$15,000

True Name Feature

- Effective immediately, Mastercard cardholders will have the option to have their chosen name displayed on the front of their card without the requirement of a legal name change
- Merchants who choose to request a form of identification should be aware that this feature may result in the name on the card differing from the name on the identification provided

PIN Debit Fall 2020 Release Information

There are no changes to announce at this time.

General Fall 2020 Release Information

Automated Fuel Dispenser EMV Liability Shift Delayed

All card brands and PIN debit networks delayed the EMV liability shift from **October 2020** to **April 2021**.

Please contact Heartland with any questions.

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