

March 23, 2020

Mr. Kirk Stuart  
SVP, Head of North America Merchant and Global Visa Inc.  
900 Metro Center Blvd  
Foster City, CA 94404

Dear Mr. Stuart,

Our national associations representing fuel retailers write to you today regarding the Coronavirus Disease 2019 (COVID-19) pandemic and how it is negatively impacting retailers' ability to meet the EMV liability shift deadline for automated fuel dispensers (AFD) by October 1, 2020. Given the extreme circumstances and world economic crisis, we respectfully request that the global networks delay the liability shift deadline and determine an appropriate new date once this crisis has passed.

During this time of crisis, convenience stores, truck stops and travel plazas are providing essential services to their communities. The more than 121,000 locations selling fuel are a vital part of the economic supply chain serving first responders, healthcare and medical professionals, delivery workers and truck drivers, among others. For those and other reasons, every state of which we are aware that has declared an emergency and limited some business operations has designated our industry as essential to continue operating.

These retailers have been diligently working to meet the AFD liability shift deadline this fall. Even before the development of COVID-19, retailers were confronted with challenges in acquiring hardware and certified software and a shortage in available technicians for installation. These challenges have been exacerbated by the COVID-19 pandemic and the resulting disruption in the workforce and supply chain.

#### **“Shelter in Place” Orders and Social Distancing Policies**

The ability of vendors to visit sites is being inhibited by “shelter in place” orders that are being declared by Governors around the country, as well as vendor company policies that require social distancing, limiting all non-essential social interaction of employees. In its “Mitigation Strategies for Communities with Local COVID-19 Transmission,” the Center for Disease Control (CDC) recommends implementing social distancing measures such as “decreasing social contacts in the workplace and limiting non-essential work travel.” These policies are limiting the travel of technicians and other vendors. For instance, a leading manufacturer of automated fuel dispensers has closed their training offices due to COVID-19, preventing training and certification.

In addition, a leading certified technician supporting a major fuel dispenser equipment provider has moved to “shelter in place” in accordance with social distance policies and is unable to perform initial site surveys required to start the process for EMV migration. Some retailers also are experiencing delays in AFD installations due to the hardware installation companies operating with limited crews in an effort to limit exposure to COVID-19. Quality assurance and

certification testing for the various software configurations, required before EMV roll-out, will be limited under these social distancing measures being implemented at many companies causing further delays.

### **Global Supply Chain Disruptions**

As the U.S. is in the early stages of COVID-19 outbreaks, the full effects on the American economy and supply chain have yet to be seen. Vendors have shared that some overseas factories reduced schedules and some even closed production for a few weeks leading to a delay in inventory. While some report factories are reopening, the downstream effect on the supply chain may delay the availability of AFD dispensers necessary for EMV acceptance.

### **Permitting and Inspection Delays**

In order to replace AFDs, retailers need to work closely with local governments to schedule inspections and receive necessary permits. Businesses are seeing delays due to local government closures and teleworking. It is not clear when the resulting delays and backlogs will begin to ease.

Our retailers' top priority at this time is providing fuel and other products to the Americans who need it most and keeping its employees and customers safe and healthy. Given the significant impediments to many retailers getting AFDs and appropriate software that accept EMV payments developed, tested, certified, and installed, we respectfully request that you delay the AFD liability shift and set a new, achievable date for that transition once the current crisis has abated.

We would appreciate your response by March 31, 2020.

Sincerely,

Merchant Advisory Group  
Petroleum Marketers Association of America  
National Association of Convenience Stores  
NATSO, Representing America's Travel Plazas and Truckstops  
Society of Independent Gasoline Marketers of America

March 23, 2020

Mr. Craig Vosburg  
President, Mastercard North America  
2000 Purchase Street  
Purchase, NY 10577

Dear Mr. Vosburg,

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Mr. Anré D. Williams  
Group President, Global Merchant & Network Services  
American Express Company  
200 Vesey Street, 50th Floor  
New York, NY 10285

Dear Mr. Williams,

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Ms. Jennifer Cruz  
Vice President, Global Operations NA Client Services  
Discover Financial Services  
2500 Lake Cook Rd  
Riverwoods, IL 60015

Dear Ms. Cruz,

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