

Don't delay!



Start your fuel dispenser chip card acceptance implementation today!

Take advantage of the more secure way to accept Visa cards at your fuel dispensers, and avoid liability for counterfeit fraud.

- Avoid liability for counterfeit fraud chargebacks for your international fuel dispenser transactions effective October 1, 2017, and for your U.S. domestic transactions effective October 1, 2020.
- Your customers prefer to transact in a more secure environment when they are able to use their chip cards in a chip-reading fuel dispenser. In a Chip Card Monitor Study in February 2017, 59% of cardholders agreed that chip card acceptance devices made them feel like the merchant or store is doing something to keep their card and money secure.
- Chip technology is a worldwide global security standard for preventing counterfeit fraud.

The earlier, the better:

- Changing a fuel dispenser from mag-stripe to chip-reading is a complex undertaking that requires time to plan, certify, test, and implement. Plus, given the number of fuel locations around the country that will be implementing chip at their fuel dispensers, early implementation will allow greater availability of resources —such as certified fuel dispenser installers—when you need them.
- Fuel dispensers that accept Canadian and other non-U.S.-issued chip cards will assume liability for counterfeit fraud starting October 1, 2017. The more of these international chip cards your fuel dispensers accept, the more counterfeit fraud liability you will assume after this date until you enable chip acceptance at your fuel dispensers.
- Delays in your fuel dispenser chip implementation will result in counterfeit fraud migrating from all merchants that have already implemented chip acceptance to you. This could increase the likelihood that your fuel location will be identified by Visa's Excessive Counterfeit Fraud Monitoring Program.

Going to chip will increase your fuel dispenser payment security and reassure your customers!

DATE	CARD	FUEL DISPENSER	LIABILITY
International transactions Before October 1, 2017	Mag stripe only	Mag stripe only	▶ Card Issuer
	Mag stripe only	Chip	▶ Card Issuer
US Domestic Transactions Before October 1, 2020	Chip	Chip	▶ Card Issuer
	Chip	Mag stripe only	▶ Card Issuer
DATE	CARD	FUEL DISPENSER	LIABILITY SHIFT
International transactions After October 1, 2017	Mag stripe only	Mag stripe only	▶ Card Issuer
	Mag stripe only	Chip	▶ Card Issuer
US Domestic Transactions After October 1, 2020	Chip	Chip	▶ Card Issuer
	Chip	Mag stripe only	▶ MERCHANT

Counterfeit fraud liability shifts to the merchant when a chip card is used at fuel dispenser that only has the ability read the card's magnetic stripe and not the chip.

