

U.S. Automated Fuel Dispenser Authorization Limits Will Be Increased

Global | Acquirers, Issuers, Processors, Agents

Visa Network



Overview: Effective 17 October 2020, Visa will implement higher authorization limits for automated fuel dispenser transactions acquired by U.S. fuel merchants.

As part of Visa's ongoing efforts to be the best way to pay and to take advantage of EMV® deployments at automated fuel dispensers (AFDs) in the U.S., **effective 17 October 2020**, Visa will increase the authorization limits for U.S.-acquired AFD \$1 status check authorization transactions, regardless of country of card issuance.

Increased U.S. AFD Authorization Limits

The increased AFD \$1 status check authorization limits are USD 125 for non-Fleet cards and USD 350 for Fleet cards. These new authorization limits only apply to transactions that are both:

- Chip-on-chip
- Partial authorization participating

Authorization limits will remain at USD 100 for non-Fleet cards and USD 150 for Fleet card transactions that do not meet both of the specified criteria.

Issuers will continue to be liable for transactions up to these limits. Issuers can initiate a dispute under Reason Code 11.3—No Authorization for the difference of any final transaction amounts that exceed these limits.

Issuer AFD Processing Recommendations / Best Practices

Visa recommends that issuers support the following authorization best practices for optimal AFD transaction processing:

- **Partial Authorization:** To maximize authorization approvals, ensure that all issuing Bank Identification Numbers (BINs) have the ability to provide a partial authorization response if an account's available balance is less than the AFD \$1 status check authorization limits.

- **AFD Confirmation Advice Messages:** To best manage AFD authorization holds, ensure that:
 - All issuing BINs have been activated by Visa to receive both the enhanced AFD and real-time clearing confirmation messages. These provide final AFD transaction amount information prior to receipt of the settlement message, which can take up to two days following completion of the AFD transaction.
 - Information provided in the AFD confirmation advice messages sent by fuel merchants is applied immediately upon receipt to adjust any authorization holds in a timely fashion. This helps to mitigate cardholder complaints and to free up account balances for additional transactions.

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For More Information

Merchants and third party agents should contact their acquirer.

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