

Reminder: U.S. Fleet Program Enhancements, New Support Requirements, and Visa Rules Update

U.S. | Acquirers, Issuers, Processors

Visa Network



Overview: Visa is reminding stakeholders of the upcoming October 2021 and April 2022 dates for implementation of mandatory changes related to Visa's Fleet 2.0 initiative. In addition, the Visa Rules pertaining to Visa's Fleet 2.0 initiative have now been updated and will become effective 16 October 2021.

As announced in the 11 February 2021 edition of the *Visa Business News*, Visa is introducing significant enhancements to its fleet program with the Visa Fleet 2.0 initiative. This article is a reminder to all stakeholders, including acquirers (fuel merchants), issuers and processors, of upcoming mandatory changes related to this initiative.

Visa has also updated the rules pertaining to the Fleet 2.0 initiative to support Visa Fleet Card Processing and Enhanced Data Requirements. The rule updates described below will become effective **16 October 2021**.

Visa Fleet 2.0 Benefits

The Visa Fleet 2.0 initiative will provide Commercial clients with more definite product category level controls, further enhanced data, and the ability to obtain data more quickly for real-time business decisions.

Program benefits include:

- Standardized EMV® / Connexus implementation for prompting and purchase restrictions at service stations / convenience stores (C-stores) (Merchant Category Code [MCC] 5541—Service Stations, With or without Ancillary Services) and MCC 5542—Automated Fuel Dispensers (AFDs)
- Enhanced chip functionality to allow for a consistent cardholder experience at the POS / terminal
- Chip and host-based purchase restrictions
- Availability of enhanced data as part of online authorization to enable real-time business decisions

Mark Your Calendar:

- Implementation deadline for issuers and processors to support Visa Fleet 2.0 changes **(16 October 2021)**
- Implementation deadline for merchants and acquirers to support Visa Fleet 2.0 changes **(23 April 2022)**

Visa Fleet 2.0 Program Participation Requirements

Issuers and processors participating in the program are required to implement the changes described below with the **October 2021 VisaNet Business Enhancements release**. Acquirers and fuel merchants participating in the program may optionally support the changes starting in October 2021 and must support the changes with the **April 2022 Business Enhancements release**. This applies to transactions from MCC 5541 and MCC 5542.¹

Mandatory Changes for Issuers and Processors (16 October 2021)

- Issue Fleet 2.0-compliant Visa Fleet cards
- Support use of Visa Fleet Fuel Type and Non-Fuel Product codes found in the most recent Visa Fleet Implementation Guide (version 1.1) in all fleet card issuance, transaction management, and reporting
- Review and update card management systems to support Fleet 2.0 capabilities, enabling clients to issue Fleet cards
- Support receiving new data elements in authorization and clearing messages
- Support receiving and appropriate processing of additional data in authorization and specific data in clearing

Mandatory Changes for Fuel Merchants and Acquirers (23 April 2022)

- Update POS / terminals to accommodate additional prompting, new chip data fields, and chip and host-based purchase restrictions / product controls
- Support use of Visa Fleet Fuel Type and Non-Fuel Product codes found in the most recent Visa Fleet Implementation Guide (version 1.1) in all fleet card processing and transaction management
- Support chip and host-based purchase restrictions
- Support sending new data elements in authorization and clearing messages
- Support sending and appropriate processing of additional data in authorization and specific data in clearing
- Support sending advice messages for C-Stores and AFDs

Refer to “U.S. Fleet Program Enhancements and New Support Requirements,” in the 11 February 2021 edition of the *Visa Business News* and the following guide and Global Technical Letter article for detailed guidance on these requirements:

- *Visa Fleet Card 2.0 Implementation Guide for U.S. Merchants, Acquirers and Issuers*, available on the [Visa Fleet Card 2.0 Initiative](#) page at Visa Online
- [October 2021 and January 2022 VisaNet Business Enhancements Global Technical Letter and Implementation Guide, Effective: 17 June 2021](#)
 - Article 11.3.1—Requirements for Changes to Visa Fleet Transactions

Mandatory Changes for Merchants and Acquirers (15 April 2023)

In addition, **effective 15 April 2023**, additional merchants and acquirers supporting vehicle-related purchases will be required to support both cardholder-supplied data and supplemental transaction data for Visa Fleet transactions. This will include MCC 4468—Marinas, Marine Service, and Supplies; MCC 5499—Miscellaneous Food

Stores—Convenience Stores and Specialty Markets; and 5983—Fuel Dealers—Fuel Oil, Wood, Coal, and Liquefied Petroleum, which already apply to the existing Visa Fleet program. It will also include additional MCCs which are listed in the [Visa Fleet Card 2.0 Implementation Guide for U.S. Merchants, Acquirers and Issuers](#).

¹ **Note:** MCCs 5541 and 5542 are already participating in the existing Visa Fleet program. These MCCs will apply to the Visa Fleet 2.0 requirements described above in October 2021 for issuers and processors, and April 2022 for fuel merchants and acquirers.

Changes to the Visa Rules

The updates to the Visa Rules relate to Visa Fleet Card and Card Enhancement Data Requirements and include amendments to Appendix A to include two new Visa Supplemental Requirements to meet the Visa Fleet Card 2.0 Program upgrade for the U.S., **beginning in October 2021**.

Issuers and processors participating in the Visa Fleet program must implement the changes by **16 October 2021**, with the VisaNet Business Enhancements release. Acquirers and merchants participating in Visa Fleet may optionally support these changes starting in October 2021 and are required to support them by **23 April 2022**.

The changes include updates to the following rules and appendix:

- Required Transaction Receipt Content for All Transactions (ID#: 0028052)
- Visa Fleet Card Enhanced Data Requirements – US Region (ID#: 0027524)
- Appendix A—Visa Supplemental Requirements

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For More Information

Merchants and third party agents should contact their acquirer.

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