



April 6, 2020

Dear:

Laura Townsend, Merchant Advisory Group
Rob Underwood, Petroleum Marketers Association of America
Anna Ready Blom, National Association of Convenience Stores
David Fialkov, NATSO, Representing America's Travel Plazas and Truckstops
Doug Kantor, Society of Independent Gasoline Marketers of America

Thank you for reaching out with your letter on March 23, 2020. We understand the COVID-19 pandemic has caused unprecedented impact on the global economy and acknowledge the important role fuel retailers play in enabling daily transportation and commerce.

Visa has been in regular contact with many of your members, along with other fuel ecosystem partners and knows there has been, and continues to be, some disruption to the process of upgrading automated fuel dispensers to include EMV technology.

As the environment caused by COVID-19 continues to be very dynamic – changing almost day to day –we believe it is too early to assess the full impact it will have on the EMV migration process for automated fuel dispensers (AFDs). With the liability shift date still six months away, Visa will continue to closely monitor the situation through on-going assessments and conversations with our partners to comprehensively gauge the ability of the ecosystem to support fuel retailers with their upgrades.

As such, the liability shift date remains the same as Visa works with partners and retailers to upgrade to EMV to help eliminate the opportunity for criminals to use counterfeit payment cards at unattended AFDs to perpetrate fraud.

We look forward to staying in close contact with you and your members in the coming weeks, and appreciate your patience as we continue to monitor the situation.

Best,

A handwritten signature in blue ink, which appears to read "Kirk A. Stuart", is positioned below the "Best," salutation.

Kirk Stuart
Senior Vice President – Head of North America Merchant
KStuart@visa.com