

April 8, 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 associations received your response on April 6, 2020, denying our request for a delay of the EMV liability shift deadline for automate fuel dispensers (AFDs). We recognize, as you noted in your letter, that the extent of the crisis is unknown at the moment. We already know for certain, however, that the global pandemic has caused a substantial level of dislocation, that the dislocation will continue to for a substantial period of time, and that will prevent retailers from making the October deadline.

Since we first wrote you, conditions have grown far worse. The magnitude of this crisis has accelerated. On March 29, 2020, President Donald Trump announced an extension of recommended social distancing policies through April 30, 2020. In his “30 Days to Slow the Spread” policy, President Trump urged Americans to work from home whenever possible, avoid social gatherings of ten people or more, and avoid discretionary travel. Forty-two governors have issued “stay-at-home” orders, impacting 97 percent of Americans, and, of the eight states that haven’t issued statewide orders, three of those states have localities that have issued local restrictions. While the end dates of the executive orders vary, the Commonwealth of Virginia issued its “stay-at-home” order through June 10, 2020, and some have no end date.

These policies impact the workforce and have a downstream effect on the U.S. supply chain. Retailers have reported delays in equipment, increasing lead times, and lack of technician availability.

The bottom line is many businesses are finding it impossible for them to meet the approaching fall deadline. This is causing additional stress for these businesses at the same time they are worried about their economic survival and the wellbeing of their employees and customers. The EMV liability shift deadline should not be adding to these burdens right now. With that in mind, we strongly urge you to lift the current deadline and wait to set a new date once this crisis has passed.

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