

## Compliance Notification

# MasterCard Automated Fuel Dispenser (AFD) Processing Standards Program

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MasterCard has announced the introduction of the Automated Fuel Dispenser (AFD) Processing Standards Program. This program is being implemented to ensure adherence to the revised AFD Processing Standards, supported by MasterCard effective June 15, 2010. The Interchange Compliance Program that was originally scheduled for October 15, 2010 has been eliminated and will be replaced by the AFD Processing Standards Program.

As previously announced, effective June 15, 2010, an Authorization Advice message must be sent to MasterCard, providing the actual transaction amount for each approved AFD transaction no more than 60 minutes after the issuer approved the original Authorization Request message. MasterCard and Debit MasterCard issuers in the U.S. and Canada regions must release any excess hold amount placed on the cardholder's open-to-buy, if any, no more than 60 minutes after receiving the Authorization Advice message for an AFD transaction.

Beginning 1 January 2011, MasterCard will begin to enact applicable noncompliance assessments. MasterCard will be reviewing all Authorization Request messages submitted by merchants with MCC 5542, to ensure that there is an Authorization Advice message submitted within 60 minutes of the original Authorization Request OR a reversal of the \$1 authorization (if no gas is pumped).

Merchants are encouraged to certify and implement the changes needed to support the AFD Standards, if not already implemented.

Thank you for your continued business, and we look forward to providing you with exceptional processing services both now and in the future.

**Contact Persons:** If you have any questions regarding this change, please contact customer service

**Date: August 3, 2010**

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