



Visa denies NACS request for EMV delay

Retailers had requested a delay from the credit card networks due to the global COVID-19 crisis.

Visa denied a request on Tuesday to delay the EMV liability shift deadline for automated fuel dispensers (AFDs). The deadline, which is set for October 1, 2020, has become unfeasible for many retailers as a result of the global COVID 19 pandemic. NACS sent joint association [letters](#) to the four global card networks requesting a delay after it became evident that retailers were facing significant disruptions to both the workforce and the supply chain.

In its denial of the request, Visa stated that it is monitoring the situation and believes that it is too soon to determine if a delay of the liability shift is needed. NACS would argue otherwise as the deadline is less than six months away and retailers are facing millions in potential fraud losses, reports the association [on its website](#).

"The uncertainty surrounding this crisis and facing American businesses is unprecedented. While Visa wants to monitor the situation, our convenience store retailers are in the middle of it trying to care for their employees and customers. We are 176 days away from the EMV deadline, and retailers are already experiencing equipment delays, increased lead times and lack of vendor and technician availability. They are unable to meet the October 1 deadline under these circumstances, and we hope Visa will reassess their decision" stated Anna Ready Blom, NACS director of government relations.

Since the associations first wrote the networks two weeks ago, conditions have only worsened. While convenience stores are essential businesses, many vendors and technicians are unable to visit sites due to social distancing policies, travel restrictions and "stay-at-home" orders, which are now in place in 41 states.

Yesterday, the associations sent follow-up letters to Mastercard, American Express and Discover, who have not yet responded to their requests for a delay.

"As essential businesses serving our communities during this national emergency, convenience stores, fuel marketers and truck stops are diligently working to stay open and supply fuel to those who need it most like health-care professionals, first responders and truck drivers hauling critical goods and supplies. While we have heard you need more time to respond, we want to make you aware of how the environment continues to deteriorate. As such, our associations respectfully request that you remove the AFD liability shift deadline and set a new deadline once the current crisis has

ended,” stated the letters. Click [here](#) to read the letters.