

## Cardholder Communications Reminder for AFD Transactions

U.S. | Acquirers, Issuers, Processors

Visa, Interlink Networks



**Overview:** Issuers are reminded that they are prohibited from using the estimated, non-final pre-authorization amounts for Visa and Interlink automated fuel dispenser (AFD) transactions in any cardholder communications, including fraud alerts. Issuers may communicate either no transaction amount or the final AFD transaction amount, which can be obtained by receiving the enhanced AFD and real-time clearing acquirer confirmation messages.

Issuers are reminded that in accordance with section 4.1.9.1 of the Visa Rules, they must not use the estimated transaction amount contained in the automated fuel dispenser (AFD)<sup>1</sup> pre-authorization message or the \$100 amount represented by an AFD status check authorization in any cardholder communications for Visa and Interlink AFD transactions (ID#: 0029466). This requirement is intended to eliminate cardholder confusion and reduce complaints to issuers and merchants.

The transaction amount displayed to the cardholder in these communications, which include online cardholder statements, cardholder transaction alerts and fraud alert messages, must be either blank or contain only the final transaction amount provided in the enhanced AFD and real-time clearing acquirer confirmation messages.

### Client Requirements

Issuers need to ensure their cardholder communications comply with this requirement and to make any necessary corrections immediately.

Issuers should work with their Visa Account Executive to ensure that they are receiving both the enhanced AFD and real-time clearing confirmation messages that provide final transaction amount information. This information should be applied immediately upon receipt to adjust any AFD authorization holds and for any cardholder communications.

Fuel merchants and acquiring processors that identify potential issuer violations of this rule due to customer complaints should contact Robert Alandt at [ralandt@visa.com](mailto:ralandt@visa.com) and provide the first six digits of the customer's Visa account number.

<sup>1</sup> Merchant Category Code 5542—Automated Fuel Dispensers

### For More Information

Merchants and third party agents should contact their acquirer.

