

AFD AVS Zip Code Mandate Removed for U.S. Fuel Merchants in High-Fraud Geographies

U.S. | Acquirers, Issuers, Processors, Agents

Visa Network



Overview: Visa is updating the rules to remove the mandate that U.S. fuel merchants in areas identified as high-fraud geographies include Address Verification Service (AVS) ZIP code information in all automated fuel dispenser (AFD) authorization messages. This change is effective 23 April 2022.

In January 2018, Visa began requiring U.S. fuel merchants to include cardholder billing ZIP code information verified via the AVS for AFD authorization messages under Merchant Category Code (MCC) 5542—Automated Fuel Dispensers to help stem AFD fraud in markets identified as high-fraud geographies.

As the number of AFD chip transactions has increased, AFD fraud has correspondingly decreased. With over 75% of U.S.-acquired AFD transactions currently being chip-read, there is no longer a need for the requirement for AFD transactions in high-fraud geographies to support AVS verification. Therefore, the mandate for U.S. fuel merchants to include AVS information in identified high-fraud U.S. geographies is being removed from the Visa Rules. The change is effective **23 April 2022**.

U.S. fuel merchants are reminded that use of the AVS is still highly recommended to help mitigate fraud for any magnetic stripe-read AFD transactions.

For More Information

Merchants and third party agents should contact their acquirer.

© Visa. All Rights Reserved.