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To:

Visa | Mastercard | UK Finance | Barclays | HSBC | Lloyds Banking Group | Royal Bank of Scotland

### Pay at Pump Changes

With the way customers pay for fuel at self-service pumps changing, it is in everyone's interest that customers are made aware of the changes. This is not a supermarket-led change, but supermarkets will be fined if they do not comply. This is an industry-wide change from Visa and Mastercard.

In the past, when you used a self-service pump to buy fuel, the exact cost would only show up against your account balance one or two days after you filled up. This could make it hard to track your daily spend.

Now, when you insert or tap your card at a self-service pump, your bank temporarily reserves an amount up to £100 from your available balance while you fill up. The aim is to make it easier for customers to keep an eye on their finances.

Banks and card companies have, so far, failed to effectively communicate these changes resulting in widespread confusion and frustration among pay at pump fuel customers.

The British Retail Consortium (BRC) are calling on you, the UK's largest banks and payment card companies, to act now to:

1. **Raise Customer Awareness:** The supermarkets are doing what they can to communicate the changes, but card companies and the banks must be more pro-active in engaging customers and do better at communicating the change, how it will benefit customers' money management, and what to expect. Banks and card companies must also address customer concerns that transactions will be refused if they have certain payment cards or do not have £100 in their account.
2. **Educate & Train Bank Staff:** Retailers have no control over this change, yet it is supermarket staff that are bearing the brunt of customers' frustration. Card companies and banks need to take responsibility for the change on social media and banks need to upskill contact centre staff to avoid complaints being passed back to retailers.
3. **Enhance Your Bank Apps:** Bank customers can see pre-authorised pay at pump amounts on their accounts straight away, yet banking apps can be slow to update after customers

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have finished fuelling and the real transaction value has been processed. Some customers see two transactions, for the estimate and for the actual amount of fuel purchased, resulting in financial distress. Banking apps should be enhanced to provide customers with accurate up-to-date balances, and bank customers should be assured that they will only be charged for the amount spent and invited to speak to their bank if they have concerns.

In addition to customer frustration and distress, the lack of education and awareness regarding these Visa and Mastercard led changes to pay at pump fuel services is now disrupting roll-out. The BRC trust that UK banks and card companies will take urgent action on this matter for the benefit of all our customers.

Yours sincerely,

A handwritten signature in blue ink that reads 'Helen Dickinson'. The signature is written in a cursive, flowing style.

**Helen Dickinson OBE**  
CEO, British Retail Consortium

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