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[ukfinance.org.uk](http://ukfinance.org.uk)

Helen Dickinson  
CEO  
British Retail Consortium

10 August 2021

Dear Helen,

Thank you for your letter. We wanted to take the opportunity to provide you with a consolidated response from UK Finance and our members you wrote to.

As you note, there are some changes to the way people pay for their fuel which are being rolled out at supermarkets, where petrol stations with automated fuel pumps are now checking that customers have the funds to pay for their fuel before filling up. This follows changes already having been made at many independent forecourts and a major retailer here in the UK and across petrol forecourts in mainland Europe since 2016.

The system is designed to benefit both consumers and petrol retailers and therefore their respective issuing and acquiring service providers. The changes help consumers manage their money better giving them more clarity on their available balance and helping avoid a potential unauthorised overdraft position. In the past consumers might have had to wait a few days for an accurate reflection of the money spent using pay at pump to appear on their account. It also expands the range of bank cards, including prepaid cards and cards linked to basic bank accounts, that can use to pay at pump service. For retailers, the change means they can be sure that customers have the necessary funds to pay for the fuel they use before the customer starts filling their tank and they can offer pay at pump to a higher proportion of customers.

If a customer inserts their card at the pump before they fill up their vehicle, their bank or card company will now temporarily reserve up to £100 of their available balance. If a customer has less than £100 in their account, they can still use the service and buy fuel up to their available funds. The customer fills up with the fuel they require and will only be charged for what they have purchased, and the remaining money will then be released back to their account. This happens almost instantly, however there have been a very small number of instances where customers have said their online banking records are still displaying the initial temporary reserve as pending. This issue is being further investigated, However on the rare occasion this may happen the customer should speak with their bank rather than the retailer.

There is a working group which includes acquirers, card issuers, card schemes and retailers meeting regularly at the moment, the last meeting being on 26 July 2021. The group has already been discussing the issues you raise, including cardholder communications and banking apps. There is signage on the petrol pumps explaining the change and Visa, Mastercard and UK Finance also have information on the change on their websites. The website information is being sent to customers who are contacting retailers via social media

as well as assisting with press enquiries on the issue. Our members continue to iterate their digital platforms to improve consumer experience and visibility of transactions and available funds. Collectively the card companies and banks are working with the supermarkets to help ensure customers understand these changes and would appreciate your support with this. We would also encourage supermarkets to engage with their acquirers to understand the how the payment 'holds' are released.

The industry supports this initiative to make pay at pump available for more customers, as well as giving people greater control of their money, and will continue to work with the supermarkets on this change.

The website information is being sent to customers who are contacting retailers via social media as well as assisting with press enquiries on the issue, including from [Money Saving Expert](#) and [Which?](#) .

Yours sincerely,



David Postings  
CEO

Cc: Visa: Charlotte Hogg  
Mastercard: Mark Barnett  
UK Finance: David Postings  
Barclays: Jes Staley  
HSBC: Stuart Haire  
Lloyds Banking Group: Vim Maru  
Royal Bank of Scotland: Alison Rose