



CLARK CROWN CONNECTION



Now Available - New Holiday Gift Card Designs

Clark Brands has created new holiday gift card designs in a continued effort to expand the Clark Crown Gift Card Program. Our new designs include a holiday card and a birthday card. And as a reminder we currently have a special running on the Clark Crown Gift Card Program. Sign-up for the gift card program by January 31, 2018 and receive \$100 off the start-up kit. Gift cards help build loyalty and increase customer spending. If your stores would like to order any of the Clark Crown gift card products, please go to shopclarkcrown.com. Our online store also offers uniforms, POP materials and promotional items.



Visa Claims Resolution

Effective April 2018, Visa will make changes to the chargeback program Visa Claims Resolution (VCR). Changes will include consolidation of reason codes into four categories (fraud, authorization, processing errors, and consumer disputes), elimination of pre-notifications for chargeback debits, and the Acquirer response timeframe for disputes received will be reduced from 45 days to 30 days in April 2018 and 30 days to 20 days in October 2018. Merchants are now required to respond to all disputes received within 15 calendar days.

Mastercard 2-Series BIN

As previously stated, Mastercard has introduced a new 2-series to their Bank Identification Numbers (BINs). A BIN is the initial six numbers that appear on a credit card and can be used to identify the card issuing institution. Adding this new BIN will not only affect cardholders but everyone using integrated point-of-sale systems and/or stand-alone payment terminals. Merchants must be able to accept and support the new 2-series bin range in card-present and card-not-present payment acceptance channels. If your terminal is not set-up to accept the new 2-series bin, you will not be able to process the transaction.

Mastercard has begun conducting field tests and any merchants that cannot properly support and accept a 2-series card will be fined, until they are compliant. Please contact your local POS systems technician or your POS systems help desk to make sure you can accept the new bin. Legacy POS systems, such as Ruby and Sapphire will require a technician visit.

SAVE THE DATES

PACeshow
PETROLEUM AND CONVENIENCE EXPO

PACE Show | Booth #420
February 22 - 23
Kansas City Convention Center



SE Petro Expo | Booth #327
March 7 - 8
Myrtle Beach Convention Center



Gulf Coast Expo | Booth #420
March 14 - 15
MS Coast Convention Center

WEX Automated Fuel Dispenser Fraud Monitoring Program

WEX is actively working with its merchants to mitigate Automated Fuel Dispenser counterfeit fraud, along with planning for the upcoming release of the WEX Chip (EMV) technology. To further assist in this effort, WEX is introducing the Automated Fuel Dispenser (AFD) Fraud Monitoring Program. This program is meant to identify and address only the most serious levels of Automated Fuel Dispenser counterfeit fraud.

Following are the details of the AFD Fraud Monitoring Program:

Effective Date	Program Threshold	Wex Action
January 1, 2018	Significant: Sites with Automated Fuel Dispenser counterfeit fraud of at least 1% of WEX sales in a given month.	WEX will notify legal entity associated with site in Month 1. Site will be given Months 2-4 to reduce Automated Fuel Dispenser counterfeit fraud below 1%. If Automated Fuel Dispenser counterfeit fraud is not reduced below 1% in Months 2-4, WEX will chargeback: <ul style="list-style-type: none"> - In 2018, 25% of total AFD counterfeit fraud for month in question. - In 2019, 50% of total AFD counterfeit fraud for month in question. - In 2020, 100% of total AFD counterfeit fraud for month in question.
January 1, 2018	Excessive: Sites with Automated Fuel Dispenser counterfeit fraud at or above 2% of WEX sales AND \$10,000 in a given month.	WEX will notify legal entity associated with site and charge back 100% of counterfeit fraud for as long as the "Excessive" threshold applies.

SAVE THE DATES



M-PACT 2018 | Booth #1331
March 14 - 15
Indiana Convention Center



UMCS Energy | Booth #410
April 10 - 11
Indiana Convention Center

Clark Team Donates to Local Family

This holiday season our Clark Crown team worked together to give back to our local community. For Christmas our team adopted a family of 5 through the Naperville Township in DuPage County, Illinois. We hoped to make the holiday season a little brighter for the families that benefitted from our employees outstanding generosity.

