



EMV Fleet Migration

driven by PASA



Understanding the South African Fleet industry

What is a fleet card?

Is a card issued to a business and associated with vehicle-related purchases with an attached credit limit.



Who uses a fleet card?



Small, medium and large businesses



Commercial road transport companies



Government

Features of a fleet card



Proprietary magstripe card payment



Switch via BankservAfrica



Issued to business



Linked to vehicles not individuals



Utilises additional transactional data for fleet management

Current Fleet Stakeholders

- Banks
Absa, FirstRand, Nedbank, Standard
- Banks are involved as Issuers and Acquirers
- Oil companies
BP, Astron, Engen, Shell, Total & Sasol



How is fleet card different to garage card/petrol card?

Fleet - issued by a bank/oil company to a **business** linked to a vehicle and used for vehicle-related purchases

Garage/Petrol - issued by a bank to an **individual** and used for their private vehicle fuel purchases

> 800k

cards currently being used in the fleet industry

> R40M

industry fraud reported per annum

5-12%

fuel spend is fraudulent

EMV Fleet Migration Objectives

Migrating from a 3-party to 4-party operating model

Enabling cross-border acceptance and processing via scheme (Visa and Mastercard) infrastructure

Allowing for oil company cards to participate in this programme

Adding fleet payment clearing rules within the debit- & credit card payment clearing rules

Continuing to support the processing of local transactions via BankservAfrica (BSVA)

Standardising issuance and acceptance by adopting International Conexus specifications

Adopting a scheme EMV chip & PIN card programme



Modernising and migrating fleet cards to new-generation technology

		Card type	Legal agreement	Billateral agreement	PSO/Scheme	Mandatory fields	PIN	Crossborder
Bank Fleet card	As-is	Magstripe	Merchant & customer	Acquirer	BankservAfrica	Odometer, litres, product, amount, business/private	No	Namibia/ Swaziland/ Lesotho
Oil Company		Magstripe	Customer, participating merchant network, BIN sponsor	Acquirer/ BIN Sponsor	BankservAfrica	Odometer, litres, product, amount, business/private	No	Namibia/ Swaziland/ Lesotho
Bank Fleet card	To-be	Chip	Customer	N/A	BankservAfrica/ Mastercard/ Visa	Odometer, litres, product, amount	Yes	Anywhere (issuer choice)
Oil Company		Hybrid chip	Customer, participating merchant network, BIN sponsor	Acquirer/ BIN Sponsor	BankservAfrica/ Mastercard/ Visa	Odometer, litres, product, amount, business/private	Yes	Anywhere (issuer choice)