

Fuel Line Newsletter

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PETROLEUM
 GROUP

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ISSUE 15

MARCH 2021

Visa and Mastercard Delay Swipe Fee Increase for Another Year

Visa and Mastercard are delaying plans to **increase swipe fees** until **April 2022**, according to the two companies.

“Recognizing U.S. businesses are still facing many challenges posed by the COVID-19 pandemic, Visa has decided to significantly modify its planned April 2021 business release to delay the implementation of a number of interchange rate changes,” a Visa spokesperson said in a statement provided to *CSP Daily News*.

The card networks originally planned to increase their interchange fees, which are charged to the retailer whenever a customer uses a credit or debit card to pay for a transaction, in April 2020. This marks the second delay in implementing the swipe fee increase due to the pandemic.

“We are encouraged by the signs of economic recovery that we’re seeing in the U.S. and in other markets with the continued approval and availability of effective vaccines. Mindful that some merchants are still facing unprecedented circumstances, and consistent with our earlier commitment to be thoughtful on the timing of implementation, we are delaying

our previously announced interchange adjustments in the U.S. until April 2022,” a Mastercard spokesperson said in a statement provided to *CSP Daily News*.



Continued on page 6

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**UPCOMING
EVENTS**



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THE
REALLY
BIG
EXPO



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2021 Calendar of Events

MARCH

- 17 **St. Patrick's Day**
- 26 **SCCPMA Associate Member Appreciation Day**
1 PM - 5 PM **NWTF Palmetto Shooting Complex**
535 Gary Hill Road, Edgefield, SC 29824

MAY

- 20-21 **S.E. Petro-Food Marketing Expo**
Sheraton Convention Center
2101 N. Oak Street, Myrtle Beach, SC 29577

JULY

- 17 **SCCPMA Board Meeting**
- 17-21 **SCCPMA Annual Convention**
- 20 **SCCPMA Membership Meeting**
The Marriott Resort & Spa @ Grande Dunes
8400 Costa Verde Drive, Myrtle Beach, SC 29572

AUGUST

- 17 **HazMat Training**
8:30 AM - 12 PM **SCCPMA Headquarters**
1809 Gadsden Street, Columbia, SC 29201
- 26 **SCCPMA Planning Conference**
10 AM - 2 PM **The Hall @ Senate's End**
320 Senate Street, Columbia, SC 29201

OCTOBER

- 4-5 **EMA Fall Meeting**
InterContinental Chicago
505 North Michigan Avenue, Chicago, IL 60611
- 5-8 **NACS Show**
McCormick Place
2301 S King Drive, Chicago, IL 60616
- 21 **SCCPMA PAC Golf Tournament**
8:30 AM - 3:30 PM **Cobblestone Golf Club**
Blythewood, SC

NOVEMBER

- 9 **Fishing Tournament**
Charleston, SC





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Visa and Mastercard Delay Swipe Fee Increase

NACS, other trade groups and lawmakers have been pressuring the card firms to delay the swipe fee increases due to the pandemic's effect on business growth.

“Just as increased vaccination efforts start to give our Main Street business hope for a summer reopening, your companies propose slamming struggling merchants, and by extension consumers, with fee increases,” Senator Dick Durbin (D-Ill.) and Representative Peter Welch (D-Vt.) said in a [recent open letter](#) to the card networks. “Raising your fees would undermine efforts to help the economy recover and further reduce Americans’ purchasing power.”

While the matrix of fees is complex, the net impact is estimated at increases of \$768 million a year for Visa and \$383 million for Mastercard, or a total of \$1.15 billion, according to analysis by global payments consulting firm CMSPI.

Swipe fees vary widely according to type of card, type of transaction and size of merchant, but average out to 2.25% of the transaction amount for Visa and Mastercard credit cards, according to the Nilson report, a trade newsletter that follows the card industry. The fees have increased dramatically in recent years, more than doubling from \$25.6 billion a year in 2009 to \$67.6 billion in 2019 for Visa and Mastercard credit cards alone, according to credit card research firm Nilson. Overall processing fees paid by U.S. merchants to accept all card payments totaled \$116.4 billion in 2019, up 88% over the previous decade, it said.

Article Source: [Visa and Mastercard Delay Swipe Fee Increase for Another Year \(cspdailynews.com\)](#)



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Do You Know Who You're Hiring?

You're looking to bring on a new employee, and your prime candidate looks great on paper — plenty of experience, consistent work history, and ideal professional credentials. But, how much do you really know about the applicant? Before making an offer, where appropriate, consider checking their background to help you understand who you're adding to your team.

THE COST OF THE WRONG HIRE

What could go wrong if you don't perform appropriate background checks on your potential employees? Best case scenario: nothing. Consider these other potential scenarios that could have more severe consequences for your business.

- A driver with a history of serious traffic incidents causes a fatal crash and lands your business in a lawsuit.
- A technician with a significant and serious criminal record stole from a customer's home, which led to a negligent hiring lawsuit.
- An office worker with poor credit history and access to company finances skimmed money without anyone realizing until months later.

It's hard to put a dollar amount on hiring a candidate who's not right for the job — or worse, a candidate who commits a crime against your business or your customers. But HR professionals have estimated costs can reach the hundreds of thousands¹. And, on top of the financial costs, a bad hire wears on management, can hurt team morale, and generally be a drag on company resources.

WRITING A POLICY THAT FITS

A one-size-fits-all background check policy does not exist. If you're interested in creating a new policy or revamping one you already have, first consider your business's needs and discuss with your attorney any laws or regulations that may apply to your business in creating such a policy.

Will your employees be driving? If so, consider whether a motor vehicle record (MVR) check might be appropriate. Does drug use affect employees' safety and performance on the job? Then, where appropriate, consider drug testing. Will your employees be working directly with customers or entering their homes? Where appropriate, a criminal background check could reveal a history of violent or property crimes. Do you need someone to help handle money or have access to customers' private information? Where appropriate, a credit check could help you recognize an elevated risk of fraud, theft, or embezzlement. Whatever you decide to do, have your policy reviewed by an attorney to ensure it follows federal and state laws and regulations.

While there's no guaranteed way to avoid making a bad hire, one thing is sure: it's always better to appropriately screen job candidates before they join your team.

This article is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Qualified counsel should be sought with questions specific to your circumstances. © 2021 Federated Mutual Insurance Company.

GET ENGAGED AND HELP CHART OUR COURSE



The cornerstone for charting the course for our Association and for keeping our members engaged is our committee process. Do you want be a part of helping chart our course? If you do, we can help you get engaged.

Simply click the sign-up button below to get started. This link will take you to our members only section where you can decide which committee suits your interest. Your login credentials will be: Username - SCCPMA and the Password is - 2020vision

On page 10, we've listed our current committees and the leadership for each of those. Finally, on **August 26th**, we will gather in Columbia for our one-day planning conference to chart our course for 2022. We hope that you will come be a part of that.



Sign Up Now!



Username: SCCPMA Password: 2020vision

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- 12 TIPS HOW TO ERGO ASSESS 11:19
- EP3: REPORTING SEASON 1:00:01
- TECHNICALLY CORRECT 3:17
- COVID-19 SAFE UV LAMP DECON & THE SWISS CHEESE METHOD 3:04
- OSHA FORM 300, 300A, & 301 5:20
- EP2: 2020 YEAR IN REVIEW
- How To: Ergonomic Assessment - 12 Tips to... 75 views • 23 hours ago
- 3:12 - The HRP Podcast, Episode 3: Reporting Season 22 views • 1 week ago
- Technically Correct: What's a Tier II? 123 views • 2 weeks ago
- COVID Safe: UV Lamp Sterilizer + The Swiss Chee... 154 views • 3 weeks ago
- HRP Explains: OSHA Form 300, 300A, & 301 282 views • 4 weeks ago
- 3:12 - The HRP P Episode 2: 2020 30 views • 1 mont
- HAPPY HOLIDAYS! 2:23
- HOW TO USE AN ENGINEERING SCALE 3:54
- COVID-19 SAFE AIR TRAVEL 3:07
- MO- VEMBER 6:29
- EP1: EMDI AND WHAT'S 3:12? 1:29:46
- COVID-1 SAFE UV WAND T
- Happy Holidays 2020 from 1:00:01
- How To Use An Engineering Scale 156 views • 1 month ago
- COVID Safe: What to Expect When You Fly 139 views • 2 months ago
- HRP Cares: A Movember to Remember 63 views • 2 months ago
- 3:12 - The HRP Podcast, Episode 1: EMDi and What's... 340 views • 2 m

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We Need Volunteers

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Larry Sharpe, II – Co-Chair

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Shawn Broadway
Mike Fowler
Bonita Hart
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Jill Smith
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Bubba Hopkins – Co-Chair

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Tom Boan
Ronnie Colson
Ronnie Jones
Rick Kiger
Patrick NeSmith
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Mike Proffitt

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Bonita Hart
Monica King
Regina Pollock

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Lottery Retailers Shine in 2020!



Well, as we all know, the year 2020 presented many new challenges as a result of the COVID-19 pandemic. We all had to adjust, rethink our business plans, and come up with new and creative ways to service and provide great products to our customers. The same was true here at the SC Education Lottery. We appreciate the patience and understanding of our retailers as the Lottery worked in novel ways to safely deliver a high level of customer service and ensure stores were fully stocked with the tickets you need to enhance your sales.

But it was our retailer community that truly stepped up to provide essential products while maintaining outstanding customer service. Our retailers did an outstanding job selling lottery products in 2020! Lottery sales totaled over \$2 Billion in 2020 and our retailers statewide earned over \$158 Million in commissions. In 2019, 363 retailer outlets had \$1 million or more in lottery sales. In 2020, this exclusive club expanded to 543 retailer locations...Wow! And if that wasn't enough good news, the Lottery is on course for another record-breaking year in education funding when this fiscal year ends in June! None of this is possible without the efforts of our retail partners.

We appreciate all that you do to sell lottery products in your stores and especially, your continued support of education in South Carolina! Keep Shining Bright! Thank you!

Ann Scott
SC Education Lottery
Director of Sales and Retailer Relations



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[Attendee Registration Link](#)

[Exhibitor Link](#)

[Event Schedule](#)

[Hotels & Lodging](#)



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3 THINGS TO CROSS OFF YOUR TO-DO LIST

✔ **May 20-21. Register for the 2021 SE Petro Show**

This 2 Day Trade Show and exposition features the latest in retail and petroleum technology and marketing, educational seminars, as well as networking with industry leaders from throughout the region.

✔ **June 1. Submit application for scholarships**

The SCCPMA Scholarship program is intended to benefit the families and employees of virtually all of our members. It is designed to assist with any post-high school education for those graduating high school or currently attending a higher education institution.

✔ **July 17-21. Mark your calendar for the 2021 Annual Convention**

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