



**Blarney Castle**  
**OIL & PROPANE**

## *About Debit Card Holds*

Dear Blarney Castle/EZ Mart Customer:

With an increasing number of gas stations now adding debit card pay-at-the-pump technology, we want to share some important information you should know. By using your debit card at the pump, you may be experiencing issues with holds placed on your debit card transactions. **Please understand that these holds are controlled by the bank issuing your debit card, NOT by Blarney Castle.**

*Here's how it works...*

When you use your debit card in a pay-at-the-pump transaction not using a pin number, the bank needs to confirm that the account is open and has funds available. To do this, they will “freeze” money in your checking account so they know the account will cover the charge. This freeze amount can range anywhere from \$1 to \$100 depending on the brand and the bank and will show up as a separate transaction at the same store. This freeze can stay on the account for up to 72 hours or more. It is usually cleared when a batch report is run and the actual amount of the charge is transmitted, but that is up to the bank.

This practice by the banks has been causing confusion with customers thinking we are over-charging or double-charging accounts.

*Here's how you can avoid this freeze:*

- If you must use a debit card, come inside where you can use your pin number.
- If you must pay at the pump, use a co-branded credit card (such as a BP Visa, a Shell Mastercard, etc.)
- Get a branded proprietary charge card for gas only. These can be used at the pump with no freeze.

We hope this helps clarify the cause of the debit card/pre-authorization holds and gives you ideas for how to prevent these charges. We encourage you to contact your bank for more detailed information.

Thank you for your business.