



June 2024 Bulletin

ASSOCIATION CONTEST

CONGRATULATIONS TO THE MAY 2024 CONTEST WINNER, AUTO ELEGANCE COLLISION INC., WAPPINGERS FALLS, NY. Please read through this bulletin for your chance to win!!! Call the office or email cobalde@ssdgny.org with the correct answer to the trivia question and you will be entered in the monthly drawing for a chance to receive a free month's dues; a value of \$45.00.

ATTORNEY'S CORNER PART 2

This part is what many would call Geeky. My apologies in advance. However, you do the work and would like to get paid. Why not accept many payment methods? The question then asked, Okay counselor, how do I get paid? Let's explore payment methods.

CHIP CARDS - WHAT ARE THEY?

EMV compliance refers to adhering to the global payment technology standard established by EMV's. The acronym EMV stands for Europay, Mastercard, and Visa the three companies that pioneered this secure payment method.

EMV Chip Cards:

The small chip on the front of your credit card, replacing the traditional magnetic stripe on the back, are microprocessors designed to accommodate EMV technology. Unlike magnetic stripe cards, EMV chip cards enhance security and limit liability for fraudulent payment chargebacks.

How EMV Works:

EMV cards generate a unique code for each transaction, making it difficult for thieves to replicate. When you insert an EMV card into a chip reader, the transaction occurs without the card leaving your hand. This technology significantly reduces the risk of credit card counterfeiting and fraud.

Why EMV Matters:

EMV compliance law stipulates that businesses must upgrade their point of sale (POS) systems to accept EMV chip cards. Implementing EMV technology is relatively straightforward and crucial for protecting both merchants and consumers.

EMV vs. PCI Compliance:

EMV: Focuses on preventing fraud through chip technology.
PCI DSS (Payment Card Industry Data Security Standard): Provides security guidelines to implement alongside EMV.
Combining both ensures secure customer payments and business protection against fraud.

EMV compliance involves upgrading hardware and POS systems to support chip technology, safeguarding transactions,

and reducing fraud risks. Businesses that embrace EMV benefit from enhanced security and customer confidence.

We know that cash is one way, but cash transactions are becoming exceedingly rare. Let's compare EMV technology with other payment methods:

EMV (Chip) Cards:

Description: EMV cards contain a tiny computer chip with sophisticated security features. These chips are encrypted and generate a unique transaction code for each purchase.

Processing Method: EMV cards are inserted into card readers (dipped) rather than swiped.

Security: EMV technology significantly reduces the risk of counterfeit transactions and payment fraud.

Common Use: Widely adopted globally for credit and debit card transactions.

NFC (Near Field Communication) Payments:

Description: NFC cards are equipped with RFID technology, allowing customers to tap to pay.

Processing Method: NFC transactions occur wirelessly by tapping the card or mobile device near the payment terminal.

Security: While convenient, NFC payments rely on tokenization and encryption to secure information during transmission.

Common Use: Popular for contactless payments using smartphones, smartwatches, or cards.

Traditional Magnetic Stripe Cards:

Description: These cards have a magnetic stripe on the back containing static data (card number, expiration date).

Processing Method: Swiped through card readers.

Security: Vulnerable to skimming and cloning, leading to higher fraud risk.

Common Use: Still used but gradually being replaced by EMV and NFC technology.

Chip and PIN Cards:

Description: Similar to EMV cards but require a PIN (Personal Identification Number) for authentication.

Processing Method: Inserted into card readers and PIN entered.

Security: Provides an additional layer of security beyond EMV chip alone.

Common Use: Primarily used in certain regions and more commonly for debit card transactions.

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What are the advantages/disadvantages of each?

1. EMV technology ensures secure payment transactions by generating unique codes.
2. NFC payments offer convenience through contactless tapping.
3. Traditional magnetic stripe cards are gradually being phased out. Each method certainly has its advantages and considerations, but the shift toward EMV and contactless options is evident in the evolving payment landscape.

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DMV/VERIFI TIP #112

Retail sales and the five-day rule:

****Dealers must submit all paperwork to DMV within 5 days from the date an eMV-50 is submitted on behalf of a registrant/owner.****

There are no exceptions to this rule. Failure to adhere to this rule results in unregistered “ghost cars” on roadways.

Whenever a dealer submits paperwork to DMV on behalf of a registrant and/or owner the dealer is required under law and regulation to deliver all the required documents to the DMV within five calendar days from the date the eMV-50 was submitted to VERIFI.

DMV is in the process of auditing compliance with this requirement. Lack of financing or paperwork from the consumer does not mitigate the requirement to submit paperwork within 5 days, as these are potential violations in their own right.

Failure to adhere to the five-calendar day requirement impacts the accuracy of DMV records, including those supplied to law enforcement, and may adversely impact a dealer’s ability to participate in either the Plate Issuance or Partnering programs.

DMV/VERIFI TIP #113

Dealer Plate Frames

With the inception of cashless tolling in New York State, license plate condition and readability has garnered increased law enforcement attention. Every motor vehicle’s license plate must meet the readability requirements set out in Vehicle and Traffic Law.

Many registered dealers choose to surround the license plates of vehicles that they sell or service with a distinctive license plate frame. New York State Vehicle and Traffic Law prohibits the covering of any license plate information, including the words “New York,” “Empire State,” and “Excelsior.” Should your facility choose to use license plate frames please ensure they do not cover any of the vehicle’s license plate information or graphics.

NYVIP MESSAGE No. 302

SUBJECT: CRITICAL INFORMATION - Stretch Limo Reminder

This is another important reminder of requirements related to altered vehicles (stretch limousines). You must report all altered vehicles (stretch limousines) that are presented for inspection at your facility to DMV, **regardless of whether an inspection is conducted (Vehicle and Traffic Law 308-a)**. Inspectors **must** answer questions regarding increased seating capacity correctly when performing any inspection on the NYVIP CVIS.

Failure to follow these rules will result in substantial penalties up to and including revocation of your inspection license and or certification. DMV takes these violations seriously and will pursue all possible enforcement actions including revocation. Charges include failure to report an altered vehicle, and improper altered vehicle reporting, and violations of V&T Law 308-a.

A vehicle is “altered” if it has been stretched or widened to increase seating capacity. If you have any questions regarding a specific vehicle, err on the side of caution and please call DMV Office of Clean Air at 518-473-0597 and select option #4.

As of February 3, 2021, Transportation Law requires registrants to obtain a DOT exemption letter for altered vehicles with a seating capacity of 9 or more persons (including driver) for such vehicles to be inspected at a DMV licensed inspection station.

For anyone wishing to learn more regarding safe limousine operation, special requirements, and Limo operator safety performance data, please go to:
<https://webapps.dot.ny.gov/operator-safety-inspection-performance-data>.

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GOING BELOW THE SURFACE

The top talent isn't always at the top of the stack, it's somewhere in the middle waiting to be discovered and cultivated.

**David Robinson. Scottie Pippen.
Kevin Johnson. Reggie Miller.**

Apart from being NBA Hall of Famers, what do these four men have in common? They were all selected in the 1987 NBA Draft, with David Robinson being No.1 overall, followed by Pippen (No. 5), Johnson (No. 7), and Miller (No. 11). What they also all have in common is that despite their high draft position and subsequent successes Pippen went onto become a six-time champion and Robinson a two-time champ none of them were the Rookie of the Year in this draft class. That honor went to point guard Mark Jackson of St. John's University who was drafted by the New York Knicks at No.18 a diamond in the rough. It marked the first and only time in NBA history where the Rookie of the Year wasn't a top pick.

I tell you this story to remind you that anomalies exist. The Mark Jacksons, the Tom Bradys, the Manon Rhéaumes of the world - hard-working individuals with a chip on their shoulders looking for a chance to prove themselves perhaps in your auto repair shop. Mining for diamonds isn't easy, but it sure is worth it.

While every shop owner wants their next hire to be No. 1 draft pick, it's sometimes those scrappy, hard workers in the middle rounds with something to prove who warrant a closer look. Give it to them.

As seen on ratchetandwrench.com

REFERRALS

If you know of a station that needs our services and is interested in becoming a member, refer them to us and upon signing you will receive a \$50.00 Amazon gift card. If you know of someone interested, please contact our Sales Representative Bill Griese at 914-227-0144.

WELCOME NEW MEMBERS

Hudson Valley Auto
& Tire Center Inc.
Walden, NY

J & N Discount Auto LLC
Nanuet, NY

Knuckle Busters Auto Repair
Pleasant Valley, NY

Patriot Automotive
Wappingers Falls, NY



E-ALERT: IRS Announces 2025 HSA and HRA Limits

Earlier this month the IRS released [Rev. Proc. 2024-25](#), announcing the 2025 calendar year dollar limits for health savings account ("HSA") contributions, the minimum deductible amounts, and maximum out-of-pocket expenses for high deductible health plans ("HDHPs") and the excepted benefit health reimbursement account ("EBHRA") limit. By law, these limits are indexed annually to adjust for inflation.

The below table summarizes these adjustments and compares the applicable dollar limits for HSAs, HDHPs, and EBHRAs for 2024 vs. 2025.

2025 HSA and HRA Limits

	2024	2025	Change
Annual HSA Contribution Limit (employer and employee)	Self-only: \$4,150 Family: \$8,300	Self-only: \$4,300 Family: \$8,550	Self-only: +\$150 Family: +\$250
Minimum Annual HDHP Deductible	Self-only: \$1,600 Family: \$3,200	Self-only: \$1,650 Family: \$3,300	Self-only: +\$50 Family: +\$100
Maximum Out-of-Pocket for HDHP (deductible, co-payment & other amounts except premiums)	Self-only: \$8,050 Family: \$16,100	Self-only: \$8,300 Family: \$16,600	Self-only: +\$250 Family: +\$500
Excepted Benefit HRA Maximum Benefit	\$2,100	\$2,150	+\$50

SSDGNY is a member of TST. Because you are members of SSDGNY, you are automatically able to receive certain benefits from that organization.

This means:

- **Discount - Live Seminars**
- **Discount - Yearly Big Event & Trade Show**
- **Discount - Live Simulcast / Webcasts**
- **Discount - On-Line Videos**
- **Watch Members Only Videos**
- **Discount - Tools and Equipment**
- **Access to Members only Store**
- **Discount - Training Materials (Books)**

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JUNE TRAINING

Elite Fly with the Eagles

The Industry's Most Powerful Course for Automotive Shop Owners and Shop Managers

June 20th-22nd, 8:00am – 5:00pm MST Denver, CO @ The Embassy Suites by Hilton Denver Downtown Convention Center

After attending this comprehensive course, you will be able to...

- Improve your skills in Leadership, time management, and goal setting.
- Find and hire superstar service advisors and technicians.
- Fully understand your shop's financials and key performance indicators
- Turn your existing employees into self-motivated superstars.
- Fill your bays with the right kind of customers through new marketing strategies.
- Utilize your step-by-step Action Plan to ensure your ongoing success.

For more info and to register scan the QR code below:



AAPEX JOE'S GARAGE ONLINE 2024

This free 12-part webinar series brings you helpful technical training as well as important management content for owners and shop leaders.

For more info, and to register scan the QR code below:



SMP – Standard Motor Products

GM 2.7 Active Fuel Management Operation and Diagnostics
Wednesday, June 12 @ 12:15PM Eastern

For more info and to register scan the QR Code below:



PETITION TO INCREASE NEW YORK STATE INSPECTION FEE

Our industry has been performing vehicle inspections for the past 25 years without an increase in the fee. However, the cost of living has increased, salaries and overhead have increased and the requirements to the inspection program have increased. A fee increase is necessary to keep up with the increased costs. That fee increase should be mandatory to prevent abuse of the program.

We are sending around a petition that will be submitted to the NYS DMV respectfully requesting that the DMV Commissioner provide our licensed NYS Inspection Station members with a fair and adequate inspection fee as soon as possible.

If you would like to sign this petition please let us know and our representative will be by your shop so you can do so.



TRIVIA QUESTION

What is the purpose for our petition to the DMV?

Call the office or email cobalde@ssdgny.org with an answer for a chance to win a free month's dues.

I hope you enjoyed reading this month's bulletin. If you have any questions, feel free to call the association. We are here to help you and your industry.

Regards,

Carla Obalde

Operations Manager

