PRARA NEWS

ESTABLISHED 1937 | January 2026

IN THIS ISSUE...

Monthly Columns

Articles of Interest

PRARA ADVERTISERS

ADVERTISING RATES

Full page	$900
1/2 page	$600
1/4 page	$450
1/8 page	$330
Insert (one mailing)	$100

EMERGENCY SPILL KIT

$39.95

Kit contains:

5lb. Lite Dry

2 48" socks

8 absorbent pads

2 pair gloves

2 hazardous waste bags

PRESIDENT'S PAGE

BY: KEVIN FORSYTHE

Fuel & Convenience Retail: What's Ahead in 2026

As the fuel and convenience store industry heads into 2026, retail forecourts are transforming rapidly — shaped by shifting consumer habits, evolving transportation technology, and innovative retail strategies seeking to sustain growth in an uncertain energy landscape.

After years of volatility, fuel prices are expected to stabilize through 2026, offering a bit of predictability for drivers and independent operators alike. Industry analysts forecast that crude costs and refining activity will hold pump prices in check, supporting steadier gross margins for retailers who are still heavily reliant on fuel sales for overall profitability. Stable fuel pricing also influences spending on non-fuel store items, with shoppers potentially loosening their purse strings if the cost of filling up doesn't spike unexpectedly.

However, consumers remain more price-sensitive than ever. New data shows drivers visit 2–3 different fuel stations monthly to compare prices, with convenience-store traffic increasingly linked to value and loyalty rewards rather than pure brand loyalty.

One of the most defining trends for 2026 is the integration — and inevitable coexistence — of EV charging infrastructure alongside traditional fuel pumps. As electric vehicles become more common, younger consumers in particular are choosing forecourts that offer fast EV charging as part of the retail experience. Reports indicate that a significant portion of Gen Z and younger drivers consider EV charging availability a deciding factor in where they stop. This shift is not just about adding chargers — it's about reimagining service stations as energy hubs that serve a variety of vehicle types. Some retailers are already converting traditional fuel sites into hubs that blend ultra-fast charging, rest areas, foodservice, and traditional retail**.** From back-office automation to customer-facing digital tools, convenience stores are increasingly tech-enabled. Retailers are investing in AI-driven inventory management, personalized mobile apps, contactless payments, and dynamic pricing systems to stay competitive in a crowded market. These technologies not only streamline operations but also enable hyper-personalized promotions tied to loyalty programs and real-time consumer behavior**.**

Expect to see more frictionless checkout options and self-service kiosks, which are rapidly becoming a baseline expectation for convenience shoppers, helping reduce queues and labor costs. With fuel margins under constant pressure and consumers increasingly comparing prices, convenience stores are sharpening their retail strategies to capture non-fuel revenue. Fresh food, ready meals, premium snacks, and branded coffee programs are key battlegrounds — offering higher margins and stronger customer loyalty than gas alone. Retailers are also experimenting with new store formats, optimized footprints, and even autonomous or unstaffed outlets, targeting high-traffic urban centers and low-labor environments alike.

The broader transportation ecosystem — particularly the rise of electric trucks and alternative fuels — may change traditional fuel demand patterns. Heavy vehicles are beginning to electrify rapidly in parts of the world, putting pressure on diesel and LNG volumes even as alternative fuel options like renewable diesel and biodiesel expand. For convenience retailers, adapting to these shifting transportation behaviors is crucial. Those that blend diversified energy options with expanded retail offerings and truck-friendly services may capture new revenue streams even as classic fuel demand evolves.

Heading into 2026, the fuel and convenience store industry is no longer just about gas and snacks. It's about energy diversification, digital transformation, and creating meaningful retail experiences that meet consumers where they are — whether that's topping up a tank or charging an EV. Retailers that adapt quickly, integrate smart technology, and reframe their physical spaces as multi-purpose mobility hubs will lead the pack in the next decade.

The Bureau of Workers' Compensation Health & Safety Division will be offering the following safety webinars in January 2026:

Tuesday, January 6
9:30 am Business Case for Safety
1:30 pm Back Safety & Safe Lifting

Wednesday, January 7
9:30 am Ergonomics
1:30 pm Governor's Award for Safety Excellence - GASE

Thursday, January 8
9:30 am Cold Weather Injuries
1:30 pm Certified Workplace Safety Committee - Member Training

Tuesday, January 13
9:30 am Hazard Communication
1:30 pm Right to Know - Chemical

Wednesday, January 14
9:30 am Certified Workplace Safety Committee - Member Training
1:30 pm Fire Extinguisher Use

Thursday, January 15
9:30 am Hazard Identification
1:30 pm Slips, Trips & Falls

Tuesday, January 20
9:30 am Aging Workforce
1:30 pm Certified Workplace Safety Committee - Member Training

Wednesday, January 21
9:30 am Job Safety Analysis
10 am Active Shooter Training
1:30 pm Emergency Action Plans

Thursday, January 22
9:30 am Office Safety
1:30 pm OSHA Injury & Illness Recordkeeping
1:30 pm OVR - ADA Accessibility

Tuesday, January 27
9:30 am Drug & Alcohol Awareness Employee
1:30 pm Recognizing Employees

Wednesday, January 28
9:30 am Snow Shoveling Safety
1:30 pm Driving in Inclement Weather

Thursday, January 29
9:30 am Carbon Monoxide Poisoning
1:30 pm Certified Workplace Safety Committee - Member Training

February

Tuesday, February 3
9:30 am Aggressive Driving & Road Rage
1:30 pm Cold Weather Injuries

Wednesday, February 4
8:30 am Governor's Award for Safety Excellence - GASE
9:30 am Certified Workplace Safety Committee - Member Training
1:30 pm Fire Protection & Prevention Construction

Thursday, February 5
8:30 am Snowblower Safety
9:30 am Electrical Extension Cord Safety
1:30 pm Fire Extinguisher Use

To register for any of these events just copy and paste the link into your browser and follow the links: https://www.dli.pa.gov/Businesses/Compensation/WC/safety/paths/calendar/Pages/default.aspx

Remember, registration closes the day before the presentation is scheduled to begin.




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PETROLEUM RETAILERS AND AUTO REPAIR ASSOCIATION, INC.

Brinton Executive Center
1051 Brinton Road Suite 304
Pittsburgh, PA 15221
Phone: (412) 241-2380
Email: tammy@prara.com

Pennsylvania Approved class A & B Operator Training Registration Form

Class Date: Wednesday, January 21, 2026

Time: Registration: 8:30 am
Class: 9:00 am to 5:00 pm

Location: PRARA Office

Price: $250 per person (non-member)
$200 per person (member discount)
Payments are due by January 14, 2026

****Non-refundable payments are required for reservations****

****LIMITED SEATING IS AVAILABLE****

Please register early

Name:____

Email address:____

Address:____

Phone Number:____

Number Attending:______________________________________

Price Includes A & B Operator Training Binder, Lunch, and Certificate of Completion

Amount______@____________

Make Check or Money order payable to: PRARA
1051 Brinton Road
Suite 304
Pittsburgh, PA 15221

Visa/Mastercard Swipe-Fee Settlement: Overview & Impact on Deliverable Energy Marketers

The following op-ed was recently published by Qualpay, regarding the pending Visa/Mastercard swipe-fee settlement.

The newly proposed $38 billion Visa/Mastercard swipe-fee settlement, announced on November 10, 2025, is making significant headlines. For many businesses, this settlement represents a valuable opportunity to slow the rising costs associated with accepting credit cards. Although the agreement has not yet been approved, the proposed settlement offers genuine advantages for Marketers, along with new challenges for customer experience that will require careful planning.

What Marketers stand to gain:

- **Small but meaningful fee reductions**: Interchange fees will decrease by 0.1 percentage point for five years. While this change may not be transformative the savings can accumulate considerably over time. The settlement does not specify whether this reduction applies to all interchange categories or only to certain types of merchants.
- **Predictable pricing on standard consumer cards:** Standard cards will have a cap of 1.25% for eight years, giving businesses a rare layer of cost stability.
- **Flexibility to accept or reject specific card categories**: For the first time, merchants could choose whether to accept premium rewards cards, commercial cards, or standard cards. This breaks the long-standing "honor-all-cards" rule that forced acceptance of every card type, including the most expensive ones.
- **Expanded surcharging rights:** Businesses could apply up to a 3% surcharge on certain card types to offset higher fees. It is unclear whether this would extend to states that currently do not permit surcharging.

While these are a positive step forward, it should be noted that this deal does **not** limit other types of network fees (e.g., "network" or "routing" fees) in the same way; critics argue Visa/Mastercard could raise those fees in the future.

Should this settlement pass, businesses must be cautious with customers, as these new benefits come with a delicate customer experience balancing act. Marketers should expect:

- Pushback on surcharges: Shoppers often interpret surcharges as a penalty, even when they simply reflect the costs of processing.
- Awkward customer service interactions: If a Marketer stops accepting premium rewards cards or adds fees to them, staff should expect to receive questions, frustration, and an increase in customer service calls.
- Shifts in card behavior: Consumers love their rewards. Restricting premium cards may change spending patterns or influence where they choose to do business.

If this proposal passes, Marketers will now have more cost control tools, but using them without harming customer goodwill will require clear signage, consistent messaging, and well-trained staff.

What It Means in Practice

Marketers can expect modest savings and, more importantly, flexibility. Under the proposed settlement, businesses can decline high-cost rewards cards or steer customers toward lower-cost options. But you'll need to manage the customer experience implications. Consumers choose credit cards for rewards, not efficiency. Anything that interferes with those habits risks frustration or slower payments, potentially extending card-on-file payments for loyal customers to 30 days or more as they transition to different payment methods. In addition, Surcharges often feel punitive, and being told "that card costs extra" or "we don't take that card" can irritate loyal customers and even prompt them to switch to competitors. Businesses will have more cost-management tools than ever, but using them without damaging loyalty will require a delicate balance.

Will the settlement actually stick?

Approval is not guaranteed. A previous settlement was rejected, and major merchant groups say this version still doesn't go far enough. Meanwhile, Congress is considering the Credit Card Competition Act, which could introduce even more profound structural changes. According to expert opinion, there's a moderate chance that the current deal will be approved, but revisions are likely.

The bottom line

For Visa/Mastercard this settlement is a good deal. They avoid a drawn-out trial and cap some interchange costs without admitting liability, but keep in mind that they also own the networks and may still adjust other network-related fees over time. This settlement pertains to *swipe/interchange*, not a blanket cap on all transaction fees. The proposed settlement is progress; however, the payments landscape will continue to evolve across the courts, Congress, and network pricing models.

For Marketers, this settlement provides meaningful choice in which cards they accept and greater predictability in the costs of those cards. But the Industry should be cautious; rolling out these new programs will require thoughtful execution. Customers won't simply adapt, and it is ultimately their reactions that will shape how effective these changes ultimately are.

Qualpay will follow the settlement closely, and as more information becomes available, we will provide the details and be able to answer specific questions and how they may impact the delivered fuel space.

State Senate Amends & Approves Statewide Vape Product Directory

House Bill 1425 passed the House in June, introduces significant new regulations for electronic cigarettes containing nicotine and for tobacco retailers across the state. The legislation directs the attorney general to establish and maintain a vapor product directory, a centralized list determining which nicotine-containing electronic cigarettes may be legally sold.

Under the bill, manufacturers must certify that each electronic cigarette meets at least one of three criteria to be included in the directory. A product must either have received a marketing granted order from the U.S. Food and Drug Administration (FDA); have been marketed in the United States on or before August 8, 2016, with a premarket tobacco product application (PMTA) submitted to the FDA by September 9, 2020, and accepted for review or still pending; or have had its PMTA denied and be subject to an active legal challenge.

Once the directory becomes effective, electronic cigarettes containing nicotine that are not listed may no longer be sold after a 120-day compliance period. Manufacturers have 120 days from the bill's effective date or from the date the attorney general makes the directory available—whichever occurs later—to ensure their products are listed. Retailers are also granted a 120-day sell-through period from the date the directory is first published to remove noncompliant products from their shelves.

HB 1425 further requires manufacturers, wholesalers, and retailers to obtain a surety bond as a condition of doing business, strengthening enforcement and accountability across the supply chain.

On December 8, the bill was amended in the Senate Committee on Appropriations to revise the presumed cost of doing business for cigarette retailers. Cost of the retailer shall mean the cost of cigarettes to the retailer plus the cost of doing business by the retailer in excess of the basic cost of cigarettes.

Under the amendment, the rate will increase from 7.0% to 8.5% effective March 1, 2026 (or 60 days after the effective date, whichever is later), and rise again to 9.5% one year after the effective date. The amendment also mandates that licensed retailers purchase tobacco products and nicotine-containing electronic cigarettes exclusively from licensed wholesalers.

The amended version of HB 1425 passed the Senate floor with a 42-4 vote and was returned to the House on December 9, 2025, for further consideration.

Pennsylvania Becomes 14th State to Pass a Vapor Directory Bill

House Bill 1425 establishes a vapor product directory administered by the Attorney General, requiring manufacturers of nicotine-containing vapor products to certify FDA authorization, pending PMTA status, or active legal challenge of a PMTA denial. The directory must be published within 120 days of the Governor's signature, after which retailers have 120 days to sell non-listed products. The bill also requires manufacturers to post a surety bond. Senate amendments to HB1495 increase the presumed cost of doing business for cigarette retailers to 8.5% and then 9.5%, require retailers to purchase tobacco and nicotine vapor products only from licensed wholesalers, and were approved by the House before being sent to the Governor for final review.

2026 Pennsylvania Oil Company Franchise Tax Rates

The Pennsylvania Department of Revenue has published the following notice that will be included in the December 13 Pennsylvania Bulletin regarding the 2026 Oil Company Franchise Tax and Alternative Fuels Tax Rates.

The 2026 Oil Company Franchise Tax rates will remain at the following amounts:

- Gasoline: 57.6 cents

Diesel fuel: 74.1 cents

The current 2025 Oil Company Franchise Tax rates are the following:

- Gasoline: 57.6 cents
- Diesel fuel: 74.1 cents

OS-2A (12-24)

Pennsylvania
Department of Transportation

ATTENTION: Safety Inspection Schools, Emissions Schools, and Quality Assurance Officers		
SI25-01	Vehicle Inspection Division Training Bulletin	June 2025

TOPICS IN THIS BULLETIN:

Change to passing percentage for Initial Vehicle Safety Inspector Certification and Enhanced Vehicle Safety Inspection Inspector Certification

Effective July 1, 2025, the passing percentage for **Initial Vehicle Safety Inspector Certification** and **Enhanced Vehicle Safety Inspection Inspector Certification** will change from 70% to 80%. The change to the passing grade percentage aligns with all other vehicle safety and emissions inspection certification exams. These include Initial Vehicle Emissions Inspector Certification, Vehicle Safety Inspector Recertification, Vehicle Emissions Inspector Recertification, and Enhanced Vehicle Safety Inspection Inspector Recertification.

This change applies to any student who takes the exam on or after July 1, 2025. All class, student, and grade information conducted prior to July 1, 2025, needs to be entered by June 30, 2025. Please contact the School and Instructor Training Unit at 717-787-2895 or inspectionschools@pa.gov with any questions or concerns.

Vehicle Inspection Division
1101 South Front Street | Harrisburg, PA 17104 | 717.787.2895 | www.pa.gov/penndot

MEMBER TO MEMBER SERVICES

ACCOUNTANTS

J.E. Robinson
Murrysville, PA
412-423-1093

ATM

ATM Cash World
Tom Ranallo
Pittsburgh
800-937-5169

ATTORNEY

Andrew Klaber
Chartwell Law Offices
Sewickley, PA
412-741-0600

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Sean Tosadori-East Butler
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Elizabeth, PA
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412-771-6950
www.oilservice.com

PARTS/PETROLEUM EQUIP

Total Tank Works LLC
Sean Tosadori-East Butler
724-285-4258

MEMBER TO MEMBER SERVICES

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Elizabeth, PA
412-384-6051

Nexus Energy Services
Zack Steele
Canonsburg, PA
724-705-3117

SITE INSPECTION & TECHNICAL SERVICES

Enviric, Inc.
Victor Unger-Bairdford, PA
724-265-5100

Total Tank Works LLC
Sean Tosadori-East Butler
724-285-4258

TAXES

J.E. Robinson
Murrysville, PA
412-423-1093

UNDERGROUND STORAGE TANK/ LINE TESTING

Enviric, Inc.
Victor Unger-Bairdford, PA
724-265-5100

Total Tank Works LLC
Sean Tosadori-East Butler
724-285-4258

USED TIRE PICKUP

Penn Turf 814-696-7669
Dan’s 724-529-7621
Liberty 888-868-0097

Calendar of Events

New Year ' s Day	January 1
Martin Luther King, Jr Day	January 19
A&B Operator Training Class	January 21

Business Hours:

Monday	Closed
Tuesday	8:30-3:30
Wednesday	8:30-3:30
Thursday	8:30-3:30
Friday	Closed

Contact:

Phone: 412-241-2380

www.prara.com

Petroleum Retailers & Auto Repair Association
1051 Brinton Road Suite 304
Pittsburgh PA 15221