

Definitional changes:

**Non-Visa Debit Transaction**—Effective July 1, 2008, an act between a Visa Check Card or Visa Debit Card Cardholder and a merchant that results in the generation of a transaction on a PIN-Debit Network.

**PIN-Debit Network**—Effective July 1, 2008, a non-Visa debit network that typically authenticates transactions by use of a PIN that is not generally known as, marketed as, or enabled as a competitive general-purpose card program, or other prohibited payment program, either directly or through a joint acceptance agreement.

**6.2.A.7 Non-Visa Debit Transaction Processing (Effective July 1, 2008)**

6.2.A.7.a An Issuer that enables Non-Visa Debit Transaction processing on its Visa Check Card or Visa Debit Card must ensure that all such transactions are facilitated by a PIN-Debit Network.

6.2.A.7.b An Issuer that enables Non-Visa Debit Transaction processing on or after July 1, 2008, and does not require that all such transactions be authenticated by a PIN must:

- Clearly communicate to its Cardholders at the time of implementation of such processing or at the time of issuance, and on an annual or more frequent basis thereafter, that it has enabled Non-Visa Debit Transaction processing and that it does not require that all such transactions be authenticated by a PIN
- Clearly communicate to its Cardholders the identity of the debit networks for which such transactions are enabled on the Visa Check Card or Visa Debit Card
- Provide Cardholders with examples of the types of Cardholder actions that may be required to initiate a Visa Transaction on such Cards
- At least 30 calendar days prior to implementation, notify Visa U.S.A. that it does not require that all Non-Visa Debit Transactions be authenticated by a PIN
- Clearly communicate to its Cardholders at the time of implementation of such processing or at the time of issuance, and on an annual or more frequent basis thereafter, that the provisions of its Cardholder agreement relating only to Visa Transactions are inapplicable to non-Visa transactions

6.2.A.7.c An Issuer that enabled Non-Visa Debit Transaction processing prior to July 1, 2008 must comply with the provisions of Section 6.2.A.7.b no later than January 1, 2009.