

# 5 Important Visa Rules That Every Merchant Should Know



Visa has specific rules clarifying acceptance procedures for merchants. It is important for merchants to be informed of these policies to avoid being out of compliance with Visa rules and to maintain customer satisfaction.

## For More Information

For information on specific regional differences, refer to the *Visa Core Rules and Visa Product and Service Rules* at [www.visa.com](http://www.visa.com).

Please contact your merchant bank for questions regarding any of these best practices.

Visa continues to work with merchants to provide best practices and tools to assist you in operating your back-offices more efficiently. Please review the following topics and adopt any changes necessary in your day-to-day business.

## Accept All Visa Cards

To offer the broadest possible range of payment options to cardholders, merchants must accept all categories of Visa debit, credit, and prepaid cards. Note: Visa debit and credit cards may have different acceptance policies if you are located in the U.S., Australia, New Zealand, Canada, or Europe region where limited acceptance is permitted under specific conditions.

## Surcharges

Surcharges are not permitted, except in the U.S., Australia, New Zealand, and Europe region.

In the U.S. region or in a U.S. territory (e.g., Guam and Puerto Rico), a registered merchant may assess a fixed or variable surcharge on a Visa credit card transaction, subject to certain conditions and applicable laws or regulations.

In Australia and New Zealand a merchant may assess a fixed or variable surcharge on a Visa transaction, subject to certain conditions and applicable laws or regulations.

In the Europe Region, the merchant must clearly communicate any surcharge amount to the cardholder, and the cardholder must agree to the surcharge amount, before the merchant initiates the transaction.

## Minimum Transaction Amount

Merchants only in the U.S. or a U.S. territory may impose a minimum transaction amount on a Visa credit card. Ensure minimum transaction amounts, which may be no greater than \$10, are imposed on Visa credit card transactions only.

## Supplemental ID

A merchant may not request cardholder identification as a condition of purchase. Exceptions apply in the AP, Canada, CEMEA, LAC and US region: a merchant that suspects fraud in a face-to-face environment may request cardholder identification. If the identification is expired or does not match the name on the card, or if the cardholder does not provide identification, the merchant may decide whether to accept the card. The merchant should honor the card if they have obtained proof of card presence, a valid authorization, and/ or a valid PIN.

## Incorrect Merchant Category Code

A merchant must be assigned the Merchant Category Code (MCC) that best describes its business. The MCC must describe the principal trade, profession, or line of business in which the merchant is engaged. Because Visa and its members use MCC data for a range of purposes, including activity tracking, reporting, and risk management purposes, it is crucial that merchants are assigned the proper MCC.

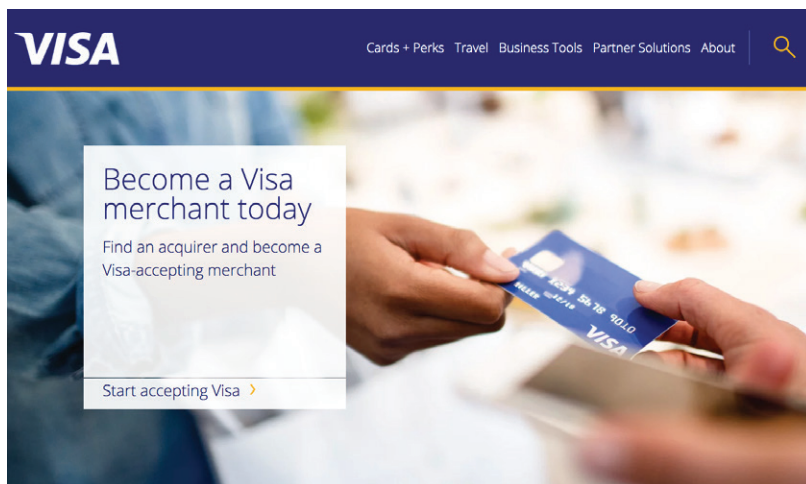
## Education and Training Materials

Visa has a variety of tools and materials specifically created to help merchants in key areas such as card acceptance and fraud-prevention procedures.

[Visa.com](https://www.visa.com) offers an assortment of brochures, guides and flyers that will assist brick-and-mortar merchants as well as those doing business by phone or over the Internet.

Visa is committed to helping merchants better understand how they can best service their customers with acceptance best practices, while at the same time understanding specific security measures to protect their businesses.

As part of this commitment, Visa provides up-to-date publications on [www.visa.com](https://www.visa.com).



## Accept Payments by Setting up a Visa Merchant Account

Become a Visa merchant.  
[More benefits of accepting Visa >](#)