

Stand-In Processing for Non-Reloadable Prepaid Cards

Global | Acquirers, Issuers, Processors

Visa Network



Overview: Effective 16 April 2021, Visa will implement stand-in processing for non-reloadable prepaid card recurring and installment authorizations approved by issuers in violation of the Visa Rules.

The Visa Rules currently require issuers to decline recurring and installment authorizations for non-reloadable Visa prepaid cards (ID#: 0025535). To help ensure that merchants are appropriately receiving declined authorization responses for these transactions in accordance with the rules, **effective 16 April 2021** Visa will implement new stand-in processing (STIP) to address compliance on behalf of the few issuers that have yet to comply with this rule.

These changes will appear in the April 2021 Global Technical Letter, which will be published mid-October 2020.

Non-Reloadable Prepaid Card STIP

Effective 16 April 2021, if an issuer violates the Visa Rules by approving a recurring or installment authorization involving a non-reloadable prepaid card, VisaNet processing will:

- Provide a decline response to the authorization request message
- Provide the issuer with a stand-in advice message

Issuer Notification

When VisaNet STIP provides an authorization decline response on behalf of an issuer, the issuer will receive an advice message with STIP / Switch Reason Code containing the new value of 9064.

For More Information

Merchants and third party agents should contact their acquirer.

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