

## Update to Domestic ATM Acceptance Rule

**Global** | *Acquirers, Issuers, Processors*

*Visa, Plus Networks; V PAY*



**Overview:** Visa will retire the section of its domestic ATM acceptance rule that allows an ATM acquirer to selectively deny cardholder access to the Visa Global ATM Network.

To help promote acceptance of all Visa cards at ATMs, Visa will update its domestic ATM acceptance rule by retiring the section that allows an ATM acquirer to selectively deny access to its ATMs if the Visa card presented is both issued to residents of the country where the ATM is located and billed in the local currency (ID#: 0004785).

In the Canada region, the removal of this section will not apply to a member that participated in the Visa Global ATM Network as of 13 June 2013.

The rule update will be effective as follows:

- **Effective 17 October 2020** in the Europe and LAC (Argentina) regions
- **Effective 23 January 2021** in the AP, Canada, CEMEA, LAC and U.S. regions

Visa's rationale for updating this rule is to remove the option to selectively deny access to ATMs for certain cardholders who experience automatic declines when attempting to use the ATMs, and to ensure their issuer evaluates all ATM transactions. While the number of ATM acquirers that selectively deny access is small, removing the option will help ensure that the Honor All Cards rule is applied domestically at an ATM where a Visa brand mark is present. This will help the acceptance of all Visa cards at ATMs and stops potential domestic discrimination between acquirers and issuers.

ATM acquirers participating in the Visa Global ATM Network are also reminded to adhere to the requirements to display Visa ATM and Plus acceptance marks on all ATMs within 30 days from the date the acquirer begins accepting Visa cards and Plus-enabled cards, as outlined in the Visa Rules.

### For More Information

Merchants and third party agents should contact their acquirer.

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