

Visa Rules for Mass Transit Updated; New Implementation Guides Available

Global | Acquirers, Issuers, Processors
Visa, Plus Networks; V PAY; Europe Processing



Overview: Visa has updated its rules and definitions related to mass transit merchants and published new best practice implementation guides.

In support of the evolving urban mobility landscape, Visa is providing fresh guidance on existing frameworks available to merchants in the mass transit / urban mobility sector, and how additional payment methods may be leveraged across emerging modes of mobility to enable seamless ways for cardholders to pay. Visa has updated its rules and definitions for mass transit merchants and transactions and has made new best practice implementation guides available in order to facilitate a clear and consistent approach for all clients across the ecosystem.

These rules and best practices are reflected in the new and updated *Visa Urban Mobility Implementation Guide* available for all stakeholders in the sector, and a *Visa Urban Mobility Terminal Requirements and Implementation Guide* for acquirers, vendors and urban mobility merchants worldwide.

The updated Visa Rules reflect the following changes **effective 22 October 2020**:

- The terms “mass transit merchant” and “mass transit transaction” have been redefined and renamed “urban mobility merchant” and “mobility and transport transaction” respectively.
- The rules related to urban mobility requirements have been updated.

Client Impact

There is no direct impact of these rule changes, but all clients must ensure they review the latest implementation guides, which contain references and updates to broader rules and best practices that may affect implementation activity in this sector.

Acquirers and issuers must ensure they can successfully process contactless transactions originating from an urban mobility merchant, whether they are retail, known fare transaction (KFT) or mobility and transport transaction (MTT) payments.

Resources Available

The updated *Visa Urban Mobility Implementation Guide* and *Visa Urban Mobility Terminal Requirements and Implementation Guide* are now available at Visa Online.

For More Information

Merchants and third party agents should contact their acquirer.

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