

Visa Rules Will Be Updated to Globalize Duplicate Transaction Data Requirements

Global | Acquirers, Processors

Visa, Interlink, Plus Networks; V PAY



Overview: Effective 17 April 2021, Visa will update its rules to globalize requirements for the correction of duplicate or erroneous clearing transactions.

Effective 17 April 2021, the Visa Rules that currently apply to U.S. acquirers regarding the correction of duplicate or erroneous clearing transaction data will be expanded to apply to acquirers in all regions. This update to the rules will establish the following consistent global requirements:

- Acquirers that detect duplicate or erroneous clearing transactions must correct them prior to transmission to Visa.
- When clearing duplicates or erroneous clearing transactions are identified after transmission, the acquirer must:
 - Immediately notify Visa
 - Process clearing reversal transactions (not credits)
 - Retain key data matching elements

In addition, updates have been included in the Visa Rules to clarify the requirement that acquirers must ensure that all authorization reversals, in addition to authorization requests, clearing transactions and clearing reversals, contain complete, accurate and valid data (ID#: 0008882).

Background on Duplicate Transactions

Duplicate clearing transactions occur when the same cardholder transaction has been processed more than one time. Duplicates can originate with merchants, acquirers or processors due to software issues, duplicate batches or duplicate file transmissions.

Duplicate transactions negatively impact cardholders, especially when they involve debit transactions, which can cause needless overdrafts and late fees. Duplicates can also impact merchants when cardholders are charged more than once for a transaction.

Acquirers must ensure they promptly correct duplicate or erroneous transactions by processing clearing reversals and must maintain all key data elements from the duplicate to enable issuers to properly match the reversal to the duplicate.

For More Information

Merchants and third party agents should contact their acquirer.

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