

Sunset of Retrieval Requests and Impact on Healthcare Auto-Substantiation Transaction Receipt Requests

U.S. | Acquirers, Issuers, Processors, Agents

Visa Network



Overview: Visa will sunset retrieval requests effective 16 October 2020, as signature validation is no longer mandatory, and will continue to uphold commitments to Special Interest Group for IIAS Standards and support Healthcare Auto-Substantiation Transaction Receipt Requests.

As announced in the 14 May 2020 edition of *Visa Business News*, in light of the COVID-19 pandemic, Visa announced that the capture and validation of a cardholder's signature would be optional for all merchants globally, EMV®-enabled or otherwise, to reduce the need for customers to interact physically with POS terminals. Now, along with the "No Signature" policy, **effective 16 October 2020** Visa will also sunset the retrieval request process.

Visa supports a process through the Special Interest Group for IIAS Standards (SIGIS) to enable consumers to obtain copies of transaction receipts to fulfill IRS requests related to qualifying healthcare accounts such as Flexible Spending Accounts (FSAs) and Healthcare Reimbursement Arrangements (HRAs). The current, long-standing process leverages the retrieval request / request for copy (RFC) function to fulfill Visa's obligations to SIGIS.

Visa recognizes the importance of the commitments to SIGIS and although the RFC functionality will be retired, Visa will continue to support FSA and HRA cardholder requests for copies of transaction receipts from applicable merchants.

Visa's dispute processing platform, Visa Resolve Online (VROL) has functionality called "Good Faith Collaboration" (GFC), which will continue to enable issuers to request copies of transaction receipts on behalf of their customers.

Importantly:

- The GFC functionality is housed in the same system as RFCs are today; they are different buttons on the same menu screen, and the transaction-specific information required to be populated is the same.
- No additional or different log-in profile or system / network access is needed for back-office staff to use the GFC functionality in place of RFCs.
- There are no additional costs for using GFC functionality in place of retrieval requests; in fact, GFC functionality is significantly cheaper than an RFC.

Client Impact

Issuers will be prohibited from raising requests after **16 October 2020**, and the functionality will be withdrawn from VROL altogether soon after. However, issuers will be able to obtain copies of transaction receipts to fulfill IRS requests related to qualifying healthcare accounts (FSAs and HRAs) on behalf of their clients through the GFC functionality on VROL.

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For More Information

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