

Compliance Notification

Visa® No Signature Required Program Expanded

Effective July 1, 2010 Visa will expand the No Signature Required program to include most Merchant Category Codes (MCCs) with the exception of those listed in Table 1. The No Signature Required program provides face-to-face merchants with the ability to accept a U.S. Issued Visa card without requiring a cardholder signature or providing a receipt (unless requested by the cardholder).

For qualifying transactions, the No Signature Required program:

- Eliminates the need for merchants to capture a signature
- Eliminates the receipt requirement, unless requested by the cardholder
- Eliminates the need for merchants to retain transaction receipts and prohibits issuers from making retrieval requests
- Provides chargeback protection for fraud, and against the signature requirement

The program is available on all Visa cards issued in the U.S. Transactions qualify for the program if they meet the following criteria:

- \$25 or less
- Face to face environment (or unattended environment if \$15 or less)
- Electronically Authorized
- All Merchant Category Codes except those listed in Table 1
- Terminal must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data.

Merchant Category Codes (MCCs)

4829	Money Transfer—Non-Financial Institution
5542	Automated Fuel Dispensers
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel Related Arrangement Services
5964	Direct Marketing – Catalog Merchants
5965	Direct Marketing – Combination Catalog and Retail Merchants
5966	Direct Marketing – Outbound Telemarketing Merchants
5967	Direct Marketing – Inbound Telemarketing Merchants
5968	Direct Marketing - Continuity/Subscription Merchants
5969	Direct Marketing/Direct Marketers (Not Elsewhere Classified)
6010	Member Financial Institution—Manual Cash Disbursements
6011	Member Financial Institution—Automated Cash Disbursements
7995	Betting (e.g., Lottery Tickets, OTB)
9950	Intra-Company Purchases

Contact Persons: If you have any questions regarding this change, please contact customer service.

Date: April 1, 2010

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