

Compliance Notification

Visa Unembossed Cards – Product and Acceptance Information

Effective May 16, 2008 Visa U.S.A Operating Regulations were modified to allow for the issuance of unembossed consumer debit, business debit and consumer credit Visa cards (previously, these cards were only issued outside the US).

Unembossed Visa card characteristics:

- The card has a flat, smooth surface. The numbers, letters, and characters are not raised like a traditional Visa card.
- The card is the same thickness and size as other Visa cards.
- The printed full card account number and Cardholder name/ID is on the front of the card.
- CVV2 is on the back of the card.

Merchant Point-of-Sale Acceptance:

- Merchants in the U.S. can accept unembossed Visa cards using a magnetic stripe reader at the point-of-sale.
- You are required to accept unembossed Visa card products. For card present transactions, the card must be swiped and cardholder signature must be obtained when applicable.
- You should not accept unembossed Visa cards when authorization cannot be obtained or the magnetic stripe cannot be read. Another form of payment should be requested.
- Unembossed Visa cards must be accepted for mail/telephone and internet transactions. Existing acceptance procedures apply such as Address Verification and CVV2 validation.

You are not required to accept an unembossed Visa card:

- When the card cannot be read (i.e., due to a damaged magnetic stripe)
- If you are unable to obtain an approval through your Point-of-Sale Device (terminal)
- Any face-to-face key-entry transaction

What do I need to do?

Understand and implement Visa acceptance standards at your business's Point Of Sale.

For more information please visit www.visa.com/merchant

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