

Visa Core Rules

1 Visa Core Rules

Visa Core Rules and Visa Product and Service Rules

- Refund the Transaction amount through alternate means (cash, check, in-store credit, or prepaid card), if any of the following conditions apply:
 - The Cardholder does not have a Transaction Receipt or other proof of purchase.
 - The customer is not the original Cardholder and is returning a gift.
 - The Cardholder claims that the Prepaid Card used for the original purchase has been discarded.
 - The Authorization Request for a Credit Transaction to the original or secondary Payment Credential receives a Decline Response.

In the AP Region (Australia, New Zealand), Europe Region, US Region, US Territory: The Merchant must refund any surcharge³ assessed on the Transaction amount. For partial refunds, the surcharge³ amount must be pro-rated.

¹ Except a Cash-In Transaction

² This does not apply to a Straight Through Processing Transaction.

³ In the AP Region (Australia): A Surcharge. In the US Region, US Territory: A US Credit Card Surcharge.

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1.5.5 Card Acceptance Prohibitions

1.5.5.1 Prohibition of Minimum or Maximum Transaction Amount

A Merchant must not establish a minimum or maximum Transaction amount as a condition for honoring a Card.

This does not apply to a European Economic Area Transaction.

This does not apply to a Transaction initiated with a Credit Card issued in the US Region or a US Territory used at a Merchant Outlet in the US Region or a US Territory, as specified in Section 5.4.2. Conditions of Card Acceptance and Cardholder Rights.

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1.5.5.2 Surcharges

A Merchant must not add any amount over the advertised or normal price to a Transaction, unless applicable laws or regulations expressly require that a Merchant be permitted to impose a surcharge. Any surcharge amount, if allowed, must be included in the Transaction amount and not collected separately.

5.11.5 Discounts or Other Benefits at the Point of Interaction

NOTE: Rules on this subject appear in the "Asia/Pacific Region," "Canada Region," "Europe Region," "Latin America and the Caribbean Region," and "Middle East/Africa Region" chapters.

5.11.6 Merchant Business Logos

The Corporation may from time to time make additional data available to the Issuer in order to enrich the posting of Transaction data with publicly available business information pertaining to a Merchant or Submerchant.

For purposes of example and not limitation, such information may include geographic mappings of physical business addresses, publicly disclosed contact information, sales policies, and other such publicly available business information.

To enable greater transparency and reduce fraud for the benefit of all participants in the Interchange System, the Acquirer must refer all of its Merchants and Submerchants to the Mastercard Logo Microsite (<https://logo.ethoca.com>) for purposes of providing the Corporation with business logos for use by the Corporation in accordance with the agreed terms and conditions from the Mastercard Logo Microsite.

5.12 Prohibited Practices

An Acquirer must ensure that none of its Merchants engage in any of the prohibited practices set forth in this Rule.

5.12.1 Discrimination

A Merchant must not engage in any acceptance practice that discriminates against or discourages the use of a Card in favor of any other acceptance brand.

NOTE: Modifications to this Rule appear in the "Asia/Pacific Region," "Europe Region," "United States Region," and "Additional U.S. Region and U.S. Territory Rules" chapters.

5.12.2 Charges to Cardholders

A Merchant must not directly or indirectly require any Cardholder to pay a surcharge or any part of any Merchant discount or any contemporaneous finance charge in connection with a Transaction.

A Merchant may provide a discount to its customers for cash payments. A Merchant is permitted to charge a fee (such as a bona fide commission, postage, expedited service or convenience fees, and the like) if the fee is imposed on all like transactions regardless of the form of payment used, or as the Corporation has expressly permitted in writing.

For purposes of this Rule:

1. A surcharge is any fee charged in connection with a Transaction that is not charged if another payment method is used.
2. The Merchant discount fee is any fee a Merchant pays to an Acquirer so that the Acquirer will acquire the Transactions of the Merchant.

NOTE: Modifications to this Rule appear in the "Asia/Pacific Region," "Canada Region" and "Additional U.S. Region and U.S. Territory Rules" chapters.

5.12.3 Minimum/Maximum Transaction Amount Prohibited

A Merchant must not require, or indicate that it requires, a minimum or maximum Transaction amount to accept a valid and properly presented Mastercard or Maestro Card.

NOTE: A modification to this Rule appears in the "Additional U.S. Region and U.S. Territory Rules" chapter.

5.12.4 Scrip-dispensing Terminals

The Acceptance Marks must not be displayed at any POS Terminal, ATM Terminal, or Bank Branch Terminal that dispenses scrip.

A Merchant must not submit to its Acquirer, and an Acquirer must not submit to the Interchange System, any Transaction that arises from the acceptance of a Card at a scrip-dispensing Terminal.

NOTE: A modification to this Rule appears in the "Europe Region" chapter.

5.12.5 Existing Mastercard Cardholder Obligations

A Merchant must not submit to its Acquirer, and a Customer must not submit to the Interchange System, any Transaction that:

1. Represents the refinancing or transfer of an existing Mastercard Cardholder obligation that is deemed to be uncollectible; or
2. Arises from the dishonor of a Mastercard Cardholder's personal check.

A Merchant may submit a Transaction identified with MCC 6051 (Quasi-Cash—Merchant) for the payment of an existing Cardholder obligation owed to the Merchant.

NOTE: Modifications to this Rule appear in the "Europe Region" and "United States Region" chapters.