

Visa Clarifies Existing Rules: Merchants Have Flexibility for How They Implement EMV Terminals

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



Overview: When designing the customer interface for their point of sale, acquirers and merchants have flexibility.

The EMV terminal certification process does not review or test the cardholder interface of the terminal and Visa does not require or mandate specific screens for terminals. EMV terminal certification is solely focused on interoperability between the card and terminal, and to ensure the terminal can properly originate a Visa transaction.

Further, merchants and their acquirers have flexibility for how they design the cardholder interface for their EMV terminals. Some merchants have deployed off-the-shelf terminals where the terminal displays "Visa Debit" and "US Debit" as options, which are read from the chip on the card. This configuration is not required by Visa. Other merchants have maintained cardholder prompts that align more closely with how they have historically provided options for cardholders paying in magnetic stripe implementations, such as the use of a "cancel" button, or "credit / debit" buttons. These solutions are perfectly acceptable. It is up to the merchant to decide how they design the cardholder interface.

While merchants can promote either verification method and route to their network of choice, merchants must ensure that a Visa cardholder can originate a transaction using their Visa Debit card using either a signature or a PIN. This is consistent with how Visa Debit cards have always worked in the U.S.

Visa's rules do not limit the merchant's ability to steer transactions to their preferred routing option. Visa encourages merchants to explore their available options and choose the configuration that best meets their needs and expectations, weighing all relevant factors including time to market, network routing options and consumer experience. We are committed to working closely with our acquirer and merchant partners to support the development of their EMV terminal implementations.

For More Information

Contact your Visa Account Executive or call 888-847-2242 to speak with a Visa subject matter expert. Merchants and third party agents should contact their issuer or acquirer.