

Visa Issues Updated EMV Documentation Regarding Merchant Routing Choice Flexibility

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



Overview: Merchants can use the U.S. Common Debit Application Identifier (AID) to route all U.S. debit transactions regardless of cardholder verification method and are not required to prompt for cardholder selection of AID.

Visa issued a [Visa Business News article](#) on 27 June 2016 to clarify merchant and acquirer flexibility to design and implement the customer interface for their point of sale. Since then, there have been a number of questions raised about the EMV implementation process in the U.S. Today, Visa is issuing additional guidance to clarify the scope of merchant routing flexibility in the EMV environment.

For U.S. EMV enabled debit cards,¹ merchants have flexibility to use either the U.S. Common Debit AID or the Visa AID. Merchants are never required to ask the cardholder to choose the AID for processing debit transactions. Merchants can exclusively route U.S. debit transactions using the U.S. Common Debit AID if they so choose. Merchants are never required to use the Visa AID to process U.S. debit transactions.

Merchants can promote their preferred verification method, including by discouraging the use of signature. Where merchants automatically prompt for PIN on card-present transactions, they must minimally ensure that a cardholder presenting a Visa Debit card for payment can originate a transaction using a signature (or “no CVM”) even if the cardholder is prompted or steered to enter a PIN. Regardless of the verification method, merchants may use the U.S. Common Debit AID for those networks enabled by the issuer on the card and route to the network of their choosing. This is true for any cardholder verification method, including PIN, signature, and “no CVM.”

Nothing in the Visa Rules is intended to be inconsistent with or supersede this *Visa Business News* clarification. Consistent with this *Visa Business News* article, Visa has amended rule section 1.5.4.6: Selection of Payment System—U.S. Region to clarify that the rule does not apply to regulated U.S. debit transactions (U.S. Covered Visa Debit Cards).

Visa has updated the *Transaction Acceptance Device Guide* (TADG) and *Visa Smart Debit / Credit and Visa payWave U.S. Acquirer Implementation Guide* (AIG) to provide additional guidance. Both documents are [available at VisaChip.com](#).

¹ Specifically, debit transactions initiated from a U.S. Covered Visa Debit Card—U.S. Region and U.S. Territories (“U.S. Debit”), for those debit cards acquired in the U.S. or its territories.

Additional Resources

[Visa Core Rules and Visa Product and Service Rules: Selection of Payment System at Point of Transaction—U.S. Region and U.S. Territories](#) (Advance copy)

Note: For Visa Online resources, you will be prompted to log in.

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.

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