



Selection of Payment System at Point of Transaction – US Region and US Territories

Visa Core Rules

Advance Copy



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Visa Public

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Visa Rule Language

1.5.4.6 Selection of Payment System – Europe Region and US Region

1 Visa Core Rules > 1.5 Acceptance > 1.5.4 Card Acceptance

In the Europe Region, at a Merchant in the European Economic Area, if a Cardholder presents a Card that is co-badged with another payment scheme accepted by the Merchant, the Merchant must both:

- Honor the Cardholder's choice of payment scheme
- Process the transaction according to the Cardholder's choice of payment scheme

In the US Region, if a Cardholder presents a Visa Card¹ that is in the Merchant's category of acceptance and that bears a Mark representing another payment service:

- The Merchant must honor the Cardholder's request if the Cardholder indicates that the transaction is to be processed as a Visa Transaction.
- The Merchant may process the transaction as something other than a Visa Transaction despite an initial indication by the Cardholder that the transaction is to be processed as a Visa Transaction, but only if the Cardholder agrees that the transaction may be processed as something other than a Visa Transaction. The Merchant may not mislead the Cardholder concerning what payment service or system will be used. If the Merchant provides any information regarding the customer's rights related to various transaction choices, that information must be accurate.

¹ [Effective 22 November 2016](#)

This does not apply in the US Region or a US Territory to a US Covered Visa Debit Card.

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