

## Updated Guidelines for Visa Merchants Now Available

AP, Canada, CEMEA, LAC, U.S. | Acquirers, Processors, Merchants, Agents



**Overview:** The *Card Acceptance Guidelines for Visa Merchants* and the *Chargeback Management Guidelines for Visa Merchants* show merchants how to process transactions and prevent or respond to cardholder disputes.

Visa provides many resources that help acquirers and their merchants better understand Visa processes and standards. Two of these resources, the [Card Acceptance Guidelines for Visa Merchants](#) and [Chargeback Management Guidelines for Visa Merchants](#), have been updated at Visa Online and Visa.com and offer a wealth of information and best practices for both new and seasoned merchants.

### Card Acceptance Guidelines for Visa Merchants

This guide helps merchants process Visa transactions, understand Visa products and rules, and protect cardholder data while minimizing the risk of fraud losses. Topics include:

- **Card-Present Transactions:** Requirements and best practices for minimizing key-entered transactions and ensuring sales receipts are legible. Merchants can also learn about card-recovery procedures and suspicious transactions.
- **Card-Absent Transactions:** Requirements and best practices for mail, phone and e-commerce transactions. Merchants can also learn about fraud prevention tools and logic, such as the Address Verification Service, Card Verification Value 2, and Verified by Visa. Website requirements and procedures for recurring transactions are also provided.
- **Payment Card Industry Data Security Standard (PCI DSS):** PCI DSS requirements to help ensure the security of confidential cardholder information.

### Chargeback Management Guidelines for Visa Merchants

In this guide, merchants can find out how to minimize the risk of loss from fraud and chargebacks. Topics include:

- **Copy Requests:** Requirements and best practices for responding to a request for a transaction receipt, minimizing the number of copy requests received, ensuring legibility of the transaction receipt and meeting the requirements of the information provided on the transaction receipt.
- **Chargebacks:** Strategies for preventing chargebacks and information on how and when to respond if a charged back transaction is received.
- **Chargeback Reason Codes:** Detailed information about the chargeback reason codes, including definitions, common causes from the merchant perspective and actions a merchant should take to remedy the chargeback.

- **Compelling Evidence:** Information about compelling evidence as it relates to specific reason codes and how an issuer must address evidence provided by a merchant.

### Additional Resources


Merchants can find these two documents and other publications and educational resources in the [Merchant Resource Library](#) at Visa.com.

Acquirers can find information and tools to support all participants in the payments system in the [Education Materials and Best Practices](#) section at Visa Online.

### For More Information

Contact your Visa representative. Merchants and third party agents should contact their issuer or acquirer.

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