Interlink Core Rules and Interlink Product and Service Rules

15 April 2023

Visa is committed to providing our partners and interested parties with greater insight into Visa's operations. As part of our effort, we are pleased to provide access to the latest edition of the *Interlink Core Rules and Interlink Product and Service Rules,* which govern participation of our financial institution clients in the Interlink system.

To protect cardholders and merchants and maintain the integrity of the Interlink system, we have omitted proprietary and competitive information, as well as certain details from the rules relating to the security of the network.

Any regional or country-specific rules within the *Interlink Core Rules and Interlink Product and Service Rules* apply only to the operations of financial clients within the relevant region or country, and any rules marked with the name of a region(s) or country(ies) are applicable to financial institutions operating in that region(s) or country(ies) only.

If you have questions about the Interlink Rules, please *contact us*.

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Summary of Changes since the 15 October 2022 Interlink Core Rules and Interlink Product and Service Rules

This section provides an overview of all the changes that have been made to the *Interlink Core Rules and Interlink Product and Service Rules* since its last publication.

In addition to the changes detailed in the table below, editorial revisions have been made to ensure consistency and clarity and to delete obsolete or redundant language, and most effective dates older than 6 months have been deleted.

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Chip Card Authentication Rule Revisions for Non-Tokenized Transactions **Effective 15 April 2023** **Rule impacted:** *Section 4.1.7.9, Chip Card Authentication, ID# 0007163*
Effective Date Revisions to Dispute Condition 12.5: Incorrect Amount Documentation Requirements **Effective 14 October 2023** **Rule impacted:** *Section 11.9.5.5, Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements, ID# 0030300*
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Visa Integrity Risk Program to replace Global Brand Protection Program
Effective 1 May 2023
Effective 1 October 2023
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Change Overview
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ID# 0030966   **Edition: Apr 2023 | Last Updated: New**

Introduction

The Interlink Rules

The Interlink Core Rules and Interlink Product and Service Rules

Introduction to the Interlink Core Rules and Interlink Product and Service Rules

Interlink has established rules that are designed to minimize risks and provide a common, convenient, secure, and reliable payment experience. They are set and modified by Interlink to support the use and advancement of Interlink products and services, and represent a binding contract between Interlink and each Member.

The Interlink Core Rules contain fundamental rules that apply to all Interlink system participants and specify the minimum requirements applicable to all Members to uphold the safety, security, soundness, integrity, and interoperability of the Interlink system.

The Interlink Product and Service Rules contain rules that apply to Interlink Network participants based on use of a product, service, the Visa-Owned Marks, VisaNet, the dispute resolution process, and other aspects of the Interlink Network. The Interlink Product and Service Rules also include operational requirements related to the Interlink Core Rules.

The Interlink Supplemental Requirements are Interlink- or third-party-administered documents or websites that contain requirements beyond the content of the *Interlink Core Rules and Interlink Product and Service Rules* (for example: *Visa Product Brand Standards*, *Visa Integrated Circuit Card Specification, Payment Card Industry (PCI) Card Production and Provisioning – Logical Security Requirements*).

ID# 0020308 **Edition: Apr 2023 | Last Updated: Apr 2017**

Writing Conventions

The following conventions apply to the *Interlink Core Rules and Interlink Product and Service Rules*:

- "Interlink" refers to an Interlink Region (U.S. or Canada), office, management, or committee

- If the singular is used, it means the plural, and the plural means the singular. For example: "A Merchant must…" means that "All Merchants must…"

- Responsibility is assigned to a Member. For example: "A Merchant must…" means "An Acquirer must ensure that its Merchant…"

- Capitalized words have a meaning defined in the Glossary, except for the names of some Interlink products or services, which are capitalized but not defined.

- Defined terms are often combined.

| ID# 0020313 | Edition: Apr 2023 | Last Updated: Apr 2016 |

Changes to the Interlink Core Rules and Interlink Product and Service Rules

Changes to the *Interlink Core Rules and Interlink Product and Service Rules* are communicated and identified as part of the "Summary of Changes" for each edition.

Unless an effective date is specified in the text for a change to the *Interlink Core Rules and Interlink Product and Service Rules*, all changes are effective on the publication date.

| ID# 0020315 | Edition: Apr 2023 | Last Updated: Oct 2014 |

Unique Rule IDs and Additional Information

The bar below each rule contains the following information:

Information in Rule ID

ID#	A unique 7-digit identification code that includes leading zeros. This unique ID remains with each rule for the life of that rule.
Edition	The month/year of the current edition of the *Interlink Core Rules and Interlink Product and Service Rules*
Last Updated	The month/year in which the rule was last changed

| ID# 0020316 | Edition: Apr 2023 | Last Updated: Oct 2015 |

Part 1:
Interlink Core Rules

1 Interlink Core Rules

1.1 General

1.1.1 Governance

1.1.1.1 Applicability of Rules

All participants in the Interlink Network are subject to and bound by the Interlink Network Inc. Bylaws and the Interlink Rules, as applicable based on the nature of their participation. In the event of any conflicts between these documents, or within the Interlink Rules, conflicts will be resolved in the following order of precedence:

- Interlink Network, Inc. Bylaws

- Interlink Core Rules

- Interlink Product and Service Rules

- *V.I.P. System SMS Interlink Technical Specifications*

- VisaNet Manuals

- Visa Supplemental Requirements

Any use of or participation in any Interlink services or products not covered in the Interlink Rules will be governed by applicable participation agreements and associated documentation.

Previously, rules were contained in the *Interlink Network Inc. Operating Regulations,* other operating regulations or rules, extension documents, and certificates of incorporation and bylaws of various Interlink entities.

The Interlink Rules represent modifications and amendments to such existing Interlink rules and requirements, which continue in substance and effect except as expressly modified in the Interlink Rules. By reorganizing and renaming this body of requirements, Interlink does not intend to modify the meaning or enforceability of any Interlink published documents, forms, or contracts to which Interlink is a party, or any contracts that are required by Interlink to include provisions to comply with Interlink's certificate of incorporation or bylaws, operating regulations, or other Interlink requirements. Regardless of whether this document or other documents refer to these requirements as the *Interlink Network Inc. Operating Regulations* or by other prior naming conventions, such references are deemed to refer to and incorporate the Interlink Rules.

ID# 0007750   **Edition: Apr 2023 | Last Updated: Apr 2023**

1.1.1.2   Restriction on Use of Interlink Materials

Unless otherwise expressly permitted in the Interlink Rules, a Member must not, and must not permit or enable others to, do any of the following:

- Use or make copies, in whole or in part, of any aspect of any software, software development kits, APIs, documentation, tools, or other materials provided to the Member in connection with an Interlink product, service, and/or program

- Disclose or distribute any Interlink materials or any implementations thereof

- Reverse engineer, decompile, disassemble, or otherwise attempt to obtain the underlying ideas, algorithms, structure, or organization of any Interlink product or service, or any component thereof, except to the extent that any of the foregoing are not permitted to be restricted under applicable laws or regulations

- Attempt to defeat, avoid, bypass, remove, deactivate, or otherwise circumvent any software protection or security mechanisms in any Interlink product or service, or any related component

- Alter or remove any copyright, trademark, trade name, patent, or other proprietary rights notice, legend, symbol, or the like appearing on or in any Interlink materials

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1.1.2   Waivers

1.1.2.1   Waivers to the Interlink Rules

A Member that cannot comply with a rule or requirement in the Interlink Rules must submit a Waiver request to Interlink.

If the Member cannot comply due to applicable laws or regulations that contravene the Interlink Rules, Interlink may require proof of the specific laws or regulations.

Interlink will notify the Member in writing of its decision on a Waiver request. The Waiver is effective as specified in such Notification.

Each Waiver granted by Interlink is unique, may include specific conditions, and is limited only to the specific circumstances of the individual request. A Member must not apply a previously granted Waiver to any other future programs or services or consider a previously granted Waiver as determining the outcome of future requests.

Interlink may repeal, amend, extend, or revoke any Waiver upon Notification to the Member.

Effective 14 October 2023 An approved Waiver extension request will incur an assessment, as specified in *Section X*.

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1.1.3 Operating Certificates

1.1.3.1 Operating Certificate Filing

A Member, Sponsored Member, or Non-Member Administrator must submit a complete and accurate Operating Certificate that includes all Transaction volume specified by Visa, including Domestic Transactions (including On-Us Transactions), International Transactions, and Transactions that are not processed through VisaNet, as applicable.

If a Member has a foreign Branch with an active Interlink Program and/or an additional license, the Member must submit a separate Operating Certificate for the foreign branch Transaction volume and/or additional license Transaction volume.

A Sponsored Member must either:

• Include its volume within its Sponsor's total volume on the Operating Certificate[1]

• With prior Visa permission, submit its own Operating Certificate

The Member or Non-Member Administrator must use the currency and exchange rate provided by Visa in the Operating Certificate tool.

The Operating Certificate must be executed by an authorized officer of the Member or Non-Member Administrator.

The Member or Non-Member Administrator must maintain records that allow for an accurate determination and verification of the information contained in each Operating Certificate and provide the records upon Visa request.

[1] When a Sponsored Member has more than one Sponsor over a single quarter, the Sponsor with the relationship with the Sponsored Member at the end of the quarter must submit the Sponsored Member's volume in its Operating Certificate for the entire quarter.

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1.1.4 Confidentiality

1.1.4.1 Visa Confidential and Visa Restricted Materials – Member Responsibilities

An Interlink Member and its affiliates must comply, and must ensure that its Merchants and Agents comply, with all of the following:

- Maintain Visa Confidential and Visa Restricted information in strict confidence

- Not disclose any Visa Confidential or Visa Restricted information. An Acquirer in the US Region or US Territory may provide BIN information to a Merchant for purposes of identifying the product type at the point of sale.

- Store and handle Visa Confidential and Visa Restricted information in such a way as to prevent unauthorized disclosure

- Take reasonable measures to protect Visa Confidential information and treat it with at least the degree of care with which a Member treats its own confidential and proprietary information, or in case of Visa Restricted information, as follows:

  – For information labeled or otherwise designated as Visa Restricted, in accordance with Visa handling instructions, which may be delivered with its transmission or in its content

  – For information labeled or otherwise designated as Visa Restricted – Personal Data, with the strongest level of protection (including encryption or sufficient compensating controls, and limited distribution for any transmissions) applied by the Member for its highly sensitive information

- Disclose Visa Confidential or Visa Restricted information only to those employees with specific need to know

- Immediately upon Interlink request, return to Interlink, or destroy, originals and all copies of any Visa Confidential or Visa Restricted information in any medium and, if required by Interlink, certify that it has done so

- Notify Interlink immediately in the event that the Member becomes legally compelled to disclose any Visa Confidential or Visa Restricted information and, if legally required to disclose any Visa Confidential or Visa Restricted information, only disclose that portion that it is legally required to disclose

- Process and transfer personal data (whether or not it is classified as Visa Confidential or Visa Restricted information) in accordance with the Interlink Rules and applicable laws or regulations

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1.1.4.2   Confidentiality of Visa and Interlink Systems Information

An Interlink Member, a Processor acting on behalf of an Interlink Member, a Merchant or its Agent, or a Visa Merchant Direct Exchange Merchant must take appropriate action to ensure that its employees or agents with access to VisaNet or related documentation comply with all of the following:

- Are advised of the confidential and proprietary nature of these systems and documentation

- Use their best efforts to protect the VisaNet Access Points

- Are prohibited from both:
  - Providing access to or disclosing these systems and documentation to any third party
  - Using these systems and documentation for any purpose not authorized in the Interlink Rules

An Interlink Member, a Processor, a Merchant or its Agent, or a Visa Merchant Direct Exchange Merchant must not disclose any confidential information of Interlink, Visa, or its subsidiaries, to a non-Interlink Member.

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1.1.4.3 Interlink Use and Disclosure of Confidential Consumer Cardholder Information

Interlink Network, Inc. and its subsidiaries and affiliates will not use or disclose Confidential Consumer Cardholder Information to another Interlink Member or to third parties, other than for any one of the following:

- Use or disclosure in the ordinary course of business to provide services to a Member or a Member's designated Agent, including, but not limited to, all of the following:
  - Completing a Transaction
  - Risk control
  - Dispute resolution
  - Marketing services
- Use or disclosure with the consent of the Cardholder
- Other use or disclosure that is in accordance with applicable laws or regulations

In the Canada Region: Each Member shall be responsible for obtaining the appropriate knowledgeable consent from each of its Consumer Cardholders with respect to its collection, use, and disclosure of such Consumer Cardholder's Confidential Consumer Cardholder Information.

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1.1.4.4 Merchant Responsibility for Interlink Transaction Information

A Merchant must not disclose Confidential Consumer Cardholder Information or other Interlink Transaction Information to third parties other than for any of the following:

- Use or disclosure to a Member or a Member's designated Agent in the ordinary course of business to provide services, including all of the following:

- – Completing a Transaction

- – Risk control

- – Dispute resolution

- – Marketing services

• Other use or disclosure that is in accordance with applicable laws or regulations

A Merchant may only disclose Interlink Transaction Information to third parties approved by Interlink.

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1.1.5   Interlink Rights

1.1.5.1   Visa and Interlink Ownership of Intellectual Property

A participant in the Interlink Network must recognize Visa's and Interlink's right, title, and interest in and to and ownership of Visa technology, products, and services (including the intellectual property embodied within, including the Visa and Interlink brand name, Marks, and technology), and agree to protect these ownership rights and the integrity of the Marks by complying with the applicable Interlink Rules in all activities, including issuing, acquiring, and processing. No intellectual property rights are or shall be considered assigned by Visa to a Member under the Visa Rules.

An Interlink Member or any other party does not have any property or other right, claim, or interest, including any patent right, trade secret right, or copyright interest, in VisaNet, or in any systems, processes, equipment, software, data, or materials that Interlink, Visa, or its subsidiaries use with VisaNet, or in connection with an Interlink or a Visa Program, or in connection with a Visa Innovation Center engagement, except for Merchant- or Member-supplied data or equipment.

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1.1.5.2   Visa and Members' Rights to Use General Skills or Knowledge

Neither a Member nor Visa (including their affiliates) will be restricted with respect to general skills or knowledge acquired by its employees or any ideas, information, or understandings retained in their unaided human memory, or in each connection with the use of, offering of, or participation in any processing, product, program, service, specification, standard, software, hardware, or firmware referenced in the Visa Rules or created, supplied, required, licensed, or approved by Visa, provided that this shall not be construed as providing any right or license to use or disclose any Cardholder data or Visa interfaces, service guides, specifications, or other technical documentation provided by Visa. The right to use or exploit this information does not include any license to patents or patent applications.

ID# 0030679   Edition: Apr 2023 | Last Updated: Oct 2020

1.1.5.3   Interlink Right to Monitor, Audit, Inspect, and Investigate

At its sole discretion, at any time, Interlink may, either itself or through an agent, investigate, review, audit, or inspect an Interlink Member, or the Interlink Member's agents, Merchants, or a Visa Merchant Direct Exchange Merchant, including by inspecting the premises and auditing the books, records, and procedures of the Interlink Member, Agent, or Merchant to ensure that it is complying with all of the following:

- Interlink Rules

- Interlink Network Charter Documents

- *V.I.P. System SMS Interlink Technical Specifications*

- Account Information Security Program

- PIN Management Requirements Documents

- *Visa PIN Security Program Guide*

- All applicable brand and security standards and procedures

An Interlink Member must cooperate fully, and ensure that its Agent or Merchant cooperates fully, with Interlink in any such investigation, inspection, audit, or review. This cooperation includes providing access to the premises and to all pertinent records, including financial reports, and releasing any information to Visa upon request within the stipulated timeframe.

Any investigation, inspection, review, or audit will be conducted at the Interlink Member's expense.

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1.1.5.4   Interlink Communication of Audit Findings

Upon completing an audit of an Interlink Member, Member's Agents, or Merchants, Interlink will report any materially adverse findings or violations to the Interlink Member involved.

Interlink may refer the condition to the Board of Directors, which may either:

- Impose conditions on the Interlink Member's or its Agent's continued participation in the Interlink Program

- Terminate the Interlink Member's or its Agent's participation in the program

The Interlink Member or the Interlink Member's Agent must take prompt corrective action to rectify the identified condition.

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1.1.6   Use of VisaNet

1.1.6.1   Non-Assignable Right to Use VisaNet

A Visa Merchant Direct Exchange Merchant's right to use VisaNet is not assignable and its duties are non-delegable without prior written consent from Interlink. However, a Visa Merchant Direct Exchange Merchant may use a non-Member VisaNet Processor that has executed and delivered to Interlink a *VisaNet Letter of Agreement*.

A VisaNet Processor or Visa Merchant Direct Exchange Merchant acknowledges and agrees that the VisaNet endpoint connectivity is a Visa asset and not transferable without the express written consent of Interlink. A VisaNet Processor or Visa Merchant Direct Exchange Merchant must not transfer its VisaNet endpoint to another Member or Agent. It must notify Interlink in writing at least 90 days before the effective date of a change, for example, but not limited to, a sale of all or substantially all of the assets of the operation, acquisition, merger, ownership change, or financial restructuring, and promptly provide Interlink with any related information that is requested.

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1.1.6.2   Restricted Use of VisaNet

A Visa Merchant Direct Exchange must restrict its use of the VisaNet systems and services to purposes specifically approved by Interlink.

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1.1.7.1   Member Participation in Interlink Network

A Member understands that Interlink provides a network and desires to provide programs, products, and services to enable partners, end users, and other participants to benefit widely from the network. In exchange for participation in and benefits resulting from such programs, products, and services, a Member agrees not to (and not to authorize, assist, or encourage others to) assert against Interlink, its affiliates, their contractors, agents, and service providers working on their behalf to provide such Visa programs, products, and services, or other participants, any patent infringement claim involving any activity regarding the program, products, services, and associated materials provided by Interlink.

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1.2   Reserved for Future Use

1.3   Use of Marks

1.3.1   Ownership of Interlink Marks

Visa owns the Interlink Marks. Their protection is vital to all Interlink Members. These Interlink Marks identify the Interlink Network services to Cardholders, Merchants, and Interlink Members.

An Interlink Member's use of Interlink Marks must be consistent with the *Visa Product Brand Standards*.

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1.3.2   General Use of Marks

1.3.2.1   Interlink Program Marks List

The Interlink Program Marks include:

- Interlink wordmark
- Network Design Mark
- Any other Mark that Visa adopts for use with the Interlink Program

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1.3.2.2   Brand Prominence

The Interlink Marks must not appear less prominently than any other PIN-based debit or ATM program marks.

The Interlink Marks must appear, in equal prominence, on a Card if the Card displays the acceptance Mark of any other PIN-based debit or ATM program.

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1.3.2.3   Use and Protection of Interlink Marks

Interlink hereby grants to each Interlink Member a personal non-transferable, non-exclusive right and license to use the Interlink Marks in conjunction with the Interlink Program.

An Interlink Member must cooperate with Interlink to ensure protection of each of the Interlink Marks and must ensure that all use of the Interlink Marks, as well as the nature and quality of all services rendered under these Marks, complies with the Interlink Rules.

If requested, a Member must supply Interlink with samples of any materials produced by or for the Member that bear or generate the Interlink Mark.

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1.3.2.4   Use of Interlink Marks

The combination of the Interlink Wordmark and the Network Design Mark is referred to as the Interlink Marks.

Only an Interlink Member is granted the right to use Interlink Marks.

The Interlink Member must not use the Interlink Marks until the Interlink Member's application for membership in the Interlink Program has been accepted.

An Interlink Member must:

- Upon request, supply Visa with samples showing the Member's use of the Interlink Marks

- Cooperate with Visa in executing any and all documents or in doing or refraining from doing such acts as may be reasonably necessary to enable Visa to protect the Interlink Marks

- Promptly notify Visa of any infringement, potential infringement or improper use of the Interlink Marks that may come to the Interlink Member's notice. Visa will have the sole right to engage in infringement, opposition, cancellation on or unfair competition proceedings involving the Interlink Marks

- Use Interlink Wordmark and the Network Design Mark in combination with each other

- Place the registered Interlink Marks denotation ® at the first or most prominent use of the Interlink Wordmark in typed or printed material

An Interlink Member must not:

- Use any Interlink Marks in its:
    - Corporate name
    - Trade name
    - Fictitious name
    - Trade dress
- State or imply that any service offered under the Interlink Marks is exclusively offered by such Interlink Member

1.3.2.5   Restriction on Use of Interlink Marks

An Interlink Member's use of Interlink Marks is subject to all of the following:

- Cooperation with Visa in maintaining control over nature and quality of service by permitting reasonable inspection of Interlink Member's operation

- Adherence to the quality of materials submitted as specimens

- Use of a proper copyright notice on all such materials in the precise form and content as set out in any such materials submitted to an Interlink Member by Visa

Any Interlink Member permitted to use the Interlink Marks must not obtain any interest in the Interlink Marks except the right to use them in accordance with the Interlink Rules.

1.3.2.6   Member Responsibility for Use of Interlink Marks

Each Interlink Member must comply with all of the following:

- Bear all costs and full liability for its own or its Merchants' use or removal from use of the Interlink Marks

- Assume all liability and responsibility for its own and its Merchants' compliance with all applicable laws or regulations

- Comply strictly with all specifications, directives and requirements concerning copyright, patent, trademark or service mark use, as advised by Interlink from time to time

- Upon request, surrender to the Interlink Network any depiction of the Interlink Marks in any signs, decals, advertisements, promotional material, and any other written materials

If an Interlink Member fails to include the required copyright notice, as specified in *Section 1.3.2.5, Restriction on Use of Interlink Marks*, or as requested by Visa on any reproduced material, and such failure results in loss of copyright or other damage to Visa, the Interlink Member must compensate Visa for such loss or damage.

1.3.3 Integrity Risk

1.3.3.1 Protecting the Interlink Brand Reputation

No activities or materials may infringe, dilute, denigrate, or impair the goodwill and/or reputation of the Interlink brand or Visa-Owned Marks.

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1.3.3.2 Integrity Risk and Use of the Visa-Owned Marks

A Member must not use the Visa-Owned Marks:

- In any manner that may bring the Visa-Owned Marks or Visa Inc. or its affiliates into disrepute
- In relation to, or for the purchase or trade of, photographs, video imagery, computer-generated images, cartoons, simulation, or any other media or activities including, but not limited to, any of the following:
  - Child sexual abuse materials
  - Incest
  - Bestiality
  - Rape (or any other non-consensual sexual behavior)
  - Non-consensual mutilation of a person or body part

Effective 26 June 2023 A Member that does not comply with these requirements will be subject to non-compliance assessments prescribed under the Visa Integrity Risk Program.

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1.4 Issuance

1.4.1 Notification and Disclosure

1.4.1.1 International Transaction and Currency Conversion Fee Disclosure

An Issuer must provide a complete written disclosure of any fees that may be charged to a Cardholder for an International Transaction or when currency conversion occurs.

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1.4.1.2   Disclosure of Interlink Transaction Information

An Issuer may only disclose Interlink Transaction Information to third parties approved by Interlink, for the sole purpose of providing fraud control services.

A third party that stores, processes, or transmits Cardholder data must comply with the requirements of the Account Information Security Program.

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1.4.2   Issuer Operational Standards

1.4.2.1   PIN Issuance

Effective through 14 April 2023 An Issuer must make a PIN available to each Cardholder for use with a Card and perform PIN Verification, except as approved otherwise for the following:

- Non-Reloadable Prepaid Card
- Prepaid Card where cash access is restricted

Effective 15 April 2023 An Issuer must make a PIN available to each Cardholder for use with a Card and perform PIN Verification, except as approved otherwise for one of the following:

- Non-Reloadable Prepaid Card
- Prepaid Card where cash access is restricted

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1.4.2.2   Issuer Responsibility for Stand-In Processing Transactions

An Issuer is responsible for any Transaction approved or declined by Stand-In Processing (STIP) and must settle for the full amount of any approved Transaction.

In the Canada Region: This requirement does not apply.

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1.4.2.3   Issuer Credit Transaction Posting

In the US Region: An Issuer must post a Credit Transaction to a Cardholder's Account within 1 business day of Settlement, unless circumstances or account history warrant a delay.

Interlink will provide Stand-In Processing if the Issuer is unavailable, and forward the Transaction to the Card Authorization System when the Issuer becomes available again.

For a Transaction that involves the purchase of goods or services and a cash back amount, the Issuer may reply with either:

- An Authorization response based on the total Transaction amount

- A special Decline response code indicating that the Transaction was denied solely because the cash back portion of the Transaction was rejected

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1.4.4 Zero Liability

1.4.4.1 Zero Liability

An Issuer must limit a Cardholder's liability to zero upon notification from the Cardholder of an unauthorized Transaction.

The Issuer may increase the amount of the Cardholder's liability for unauthorized Transactions if the Issuer reasonably determines, based on substantial evidence, that the Cardholder was fraudulent or negligent in the handling of the account or the Card.

The Issuer must communicate any restrictions to its Cardholders.

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1.5 Acceptance

1.5.1 General Acquirer Requirements

1.5.1.1 Merchant Qualification Standards

Before entering into a Merchant Agreement, an Acquirer must ensure that the prospective Merchant is all of the following:

- Financially responsible

- Not engaged in any activity that could cause harm to the Interlink Network or the Interlink brand

- Operating within an allowed jurisdiction

- Not misrepresenting its Merchant Outlet location or locations

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1.5.1.2   Assignment of Merchant Outlet Location

Effective 26 June 2023 An Acquirer must assign the correct location of its Merchant's Merchant Outlet, as specified in *Table 1-1, Allowed Merchant Outlet Locations for Card-Present Transactions* and *Table 1-2, Allowed Additional Merchant Outlet Locations for Card-Absent Interlink Transactions.*

An Acquirer must not misrepresent or alter or allow its Merchant or agent to misrepresent or alter, a Merchant Outlet location.

Table 1-1: Allowed Merchant Outlet Locations for Card-Present Transactions

Transaction	Merchant Outlet location for that Transaction must be:
Transaction at a Merchant Outlet in a fixed location	The Location at which the Transaction is completed
In-Transit Transaction	One of the following: • The location where the journey originated • An interim or the final destination • The location of the Merchant's Principal Place of Business
Transaction at a Merchant Outlet not in a fixed location[1]	Either: • The location at which the Transaction is completed • The location of the Merchant's Principal Place of Business

For a Card-Absent Environment Transaction that is a qualified Card-Absent Interlink Transaction, the Acquirer must assign the country of the Merchant's Principal Place of Business[2] as the Merchant Outlet location. The Merchant Outlet location for the Card-Absent Interlink Transaction must be the US Region or US Territory. The Acquirer may assign additional Merchant Outlet locations if the Transaction is one of the following:

Table 1-2: Allowed Additional Merchant Outlet Locations for Card-Absent Interlink Transactions

Transaction	Additional Merchant Outlet location may be:
Transaction at an Airline,[2] passenger railway Merchant,[2] Cruise Line,[2] or other travel	The country from which the first leg of the purchased travel originates

Table 1-2: Allowed Additional Merchant Outlet Locations for Card-Absent Interlink Transactions (continued)

Transaction	Additional Merchant Outlet location may be:
Merchant[2]	
Transaction at a Lodging Merchant[2]	The country in which the Cardholder's stay occurs
Transaction at a Vehicle Rental Merchant,[2] taxi Merchant, or ride service Merchant	The country in which the Cardholder rents the car or the journey originates
Transaction at any other Merchant	The country in which all of the following occur, as specified in the *Visa Merchant Data Standards Manual*:[3] • The Merchant has a permanent location at which the Merchant's employees or agents conduct the business activity directly related to the provision to the Cardholder of the goods or services purchased in the specific Transaction. • The Merchant assesses sales taxes on the Transaction activity. • The location is the legal jurisdiction, for the Transaction, that governs the contractual relationship between the Merchant and the Cardholder as the purchaser of the goods or services.

If Interlink disputes a Merchant Outlet location assigned by an Acquirer, the correct location of the Merchant Outlet may be determined by Interlink in its sole discretion.

[1] A location (or locations) at which a Merchant completes Transactions and is not the fixed or permanent premises of the Merchant. This does not apply to a mobile Acceptance Device within a fixed Merchant Outlet.

[2] For the purchase of travel or lodging at a travel agency, the Merchant Outlet location must be the country in which the travel agency is located.

[3] If a Card-Absent Merchant (except a travel/lodging Merchant) qualifies for one or more additional Merchant Outlet locations, the Acquirer may assign the location for a Transaction only as the location where the underlying business activity occurs for the specific Transaction (either the Principal Place of Business or a qualifying additional Merchant Outlet location).

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1.5.1.3   Acquirer Rights to Provide Merchant Information

Effective 26 June 2023 An Acquirer, a Marketplace, a Payment Facilitator, or a Digital Wallet Operator must ensure that it has all the necessary and appropriate rights under applicable laws or regulations,

privacy policies, or agreements to provide Merchant or retailer information to Interlink.

For Merchants operating in the Card-Absent Environment, the requirement applies in connection with qualified Card-Absent Interlink Transactions.

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1.5.2   Merchant Agreements

1.5.2.1   Merchant Agreement Requirements

An Acquirer must have a Merchant Agreement with each of its Merchants that processes Interlink Transactions.

Effective 26 June 2023 A Payment Facilitator must have a Merchant Agreement with each of its Sponsored Merchants.

The Merchant Agreement must include language that:

- Clearly and obviously specifies the Acquirer's name and location

- Provides for immediate termination of a Merchant for failure to perform its obligations under the Merchant Agreement in compliance with Interlink Rules or applicable laws

- Prohibits the Merchant from submitting any Transaction that it knows, or should have known, is fraudulent or illegal

- Includes Transaction Deposit and Transaction processing restrictions

- Prohibits the Merchant from disclosing a Cardholder's account or Interlink Transaction information to third parties

- Assigns responsibility to the Merchant for demonstrating its compliance, or that of its Agents, with the requirements of the Account Information Security Program

- Includes the right of Interlink to limit or terminate the Acquirer's agreement with the Merchant or the Payment Facilitator's agreement with the Sponsored Merchant

- Includes provisions specified in Section 3.1.1 of the *Visa Integrity Risk Program Guide*, if the Merchant is an adult content provider assigned with MCC 5967 (Direct Marketing – Inbound Teleservices Merchant)

Effective through 25 June 2023 An Acquirer may only accept Transactions from a Merchant with which it has a valid Merchant Agreement.

Effective 26 June 2023 An Acquirer and a Payment Facilitator may accept Transactions only from an entity with which it has a valid Merchant Agreement.

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1.5.3 Marks Display

1.5.3.1 Display of Card Acceptance Marks

A Member or Merchant must display the Interlink Marks solely to indicate acceptance of Cards for payment except in the case of a Merchant that either:

- Does not deal with the general public (for example: a private club)
- Is prohibited by trade association rules

Effective 26 June 2023 A Merchant that has enabled Interlink acceptance of qualified Card-Absent Interlink Transactions must display the Interlink Marks at the Point-of-Transaction.

A Merchant must have entered into a Merchant Agreement with an Acquirer before it may display the Interlink Marks on decals, signs, printed and broadcast materials.

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1.5.4 Card Acceptance

1.5.4.1 Honor All Cards

A Merchant must accept all valid Cards properly presented for payment.

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1.5.4.2 Incentive to use Cash for Payment – US Region and US Territories

A Merchant may offer Cardholders a "discount for cash" to encourage Cardholders to use Cash for the purchase, if both:

- The Merchant provides clear disclosure to the Cardholder
- The cash price is presented as a discount from the standard price available for all other means of payment

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1.5.4.3 Uniform Services – Merchant Requirement

A Merchant must process Transactions with its Acquirer's and other Members' Cardholders in exactly the same manner. The Merchant's normal discount rates, controls, regulations, and procedures apply.

This requirement does not apply to a Merchant that provides Cardholders with a discount, promotional offer, or in-kind incentive at the Point-of-Transaction that is not available for other Interlink Cards.

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1.5.5 Card Acceptance Prohibitions

1.5.5.1 Prohibitions on Acquiring Canada Transactions – Canada Region

Acquiring of Interlink Transactions is not permitted in Canada.

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1.5.5.2 Surcharges

Except as specified in *Section 5.1.1.5, Permitted Merchant Surcharging*, 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.

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1.5.5.3 Scrip Prohibition

An Acquirer or Merchant must not process a Scrip Transaction on the Interlink Network.

ID# 0008708	Edition: Apr 2023	Last Updated: Apr 2020

1.5.6 Transaction Receipts

1.5.6.1 Cardholder Verification without Final Transaction Amount

Effective 26 June 2023 A Merchant must not require a Cardholder to perform Cardholder Verification before the final Transaction amount is entered on the Transaction Receipt or displayed to the Cardholder.

Effective 26 June 2023 A Merchant may only perform Cardholder Verification before displaying the final Transaction amount for any of the following:

- A Merchant that has submitted an Estimated Authorization Request or Incremental Authorization Request. This in itself does not constitute Cardholder acceptance of the final Transaction amount.

- A Merchant that uses a Visa-approved "quick Chip" processing solution, where available, only if all of the following conditions are met:

  - The Merchant's POS system automatically calculates the final amount

  - The final amount is displayed and confirmed by the Cardholder before the Merchant submits an Authorization Request[1]

  - A fully itemized Transaction Receipt is offered to the Cardholder

[1] Except at a Merchant Outlet that receives or accepts tips.

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1.5.7   Merchant Deposits

1.5.7.1   Transaction Deposit Conditions

Effective 26 June 2023 A Merchant, a Payment Facilitator, a Marketplace, or a Digital Wallet Operator must not submit a Deposit for a Transaction until one of the following occurs:[1]

- The Transaction is completed.

- The merchandise or services are shipped or provided. This does not apply if the Cardholder has paid an Advance Payment.

- The Merchant, Sponsored Merchant, Marketplace, or Digital Wallet Operator has fulfilled the conditions of its agreement with the Cardholder for an Installment Transaction, a Recurring Transaction, or an Unscheduled Credential-on-File Transaction.[1]

A Merchant or Digital Wallet Operator[1] must only submit a Deposit for a Transaction that it has completed with a Cardholder.

A Marketplace[1] must only submit a Deposit for a Transaction between a Cardholder and a retailer that sells goods or services through the Marketplace.

A Payment Facilitator must not submit a Deposit for a Transaction on behalf of another Payment Facilitator, or a Digital Wallet Operator[1] that operates a Staged Digital Wallet, or for person-to-person (P2P)/money transfer programs.

[1] For Card-Absent Environment Transactions processed by a Payment Facilitator, a Marketplace, or a Digital Wallet Operator, the conditions apply only to a qualified Card-Absent Interlink Transaction.

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1.5.7.2   Acquirer Payments to Card Acceptors

Effective 26 June 2023 An Acquirer must pay or credit its Merchant's, Sponsored Merchant's, or Payment Facilitator's, account promptly after Transaction Deposit. These payments must be the same as the Transaction totals, less any Credit Transactions or Original Credit Transactions, applicable discounts, Disputes, other agreed fees or Merchant reserve funds (if applicable) accumulated to guarantee the Merchant's, Sponsored Merchant's, or Payment Facilitator's payment system obligations to the Acquirer.[1]

An Acquirer may directly pay or credit only:

- A Merchant

- A Payment Facilitator, on behalf of a Sponsored Merchant[1]

- A Sponsored Merchant for its portion of the Deposit, if the Acquirer also contracts with the Payment Facilitator[1]

- A Digital Wallet Operator[1]

- A Marketplace[1]

If a Payment Facilitator receives payment from an Acquirer, it must pay or credit its Sponsored Merchant's account promptly after Transaction Deposit. These payments must be the same as the Transaction totals, less any Credit Transactions or Original Credit Transactions, applicable discounts, Disputes or other agreed fees.

A Marketplace[1] must pay or credit its retailer's account promptly after Transaction Deposit. These payments must be the same as the Transaction totals, less any Credit Transaction Receipts, applicable discounts, Disputes or other agreed fees.

[1] For Transactions processed in the Card-Absent Environment by a Payment Facilitator, Sponsored Merchant, Marketplace, or a Digital Wallet Operator, this requirement applies only to qualified Card-Absent Interlink Transactions.

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1.6 Reserved for Future Use

1.7 Transaction Processing

1.7.1 Data Requirements

1.7.1.1 Complete and Valid Transaction Data

Effective 26 June 2023 An Acquirer must ensure that all Authorization Requests and Clearing Records contain complete, accurate, and valid data.

If an Authorization is obtained, any data in the subsequent Clearing Record or Authorization Reversal must be the same as, or consistent with, comparable data in the Authorization Request and Authorization Response.

An Acquirer, a Merchant, a Payment Facilitator, or a VisaNet Processor that reattempts an Authorization Request following a Decline Response, as specified in *Section 7.3.5.1, Use of Authorization Response Codes* must not intentionally manipulate any data elements from the original Authorization Request, including, but not limited to, the following:

- Acquiring Identifier

- Acquirer and Merchant country

- MCC

- POS condition code

- POS environment field

- POS Entry Mode

- Electronic Commerce Indicator. This applies only to qualified Card-Absent Interlink Transactions.

Merchant Outlet country data must be the same throughout the Transaction life cycle (including, but not limited to, an Authorization Request, the Completion Message, and any subsequent Adjustment, Dispute, Credit Transaction, Authorization Reversal, or Reversal).

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1.7.2 Settlement

1.7.2.9 Reimbursement for Valid Transactions

An Issuer must pay the Acquirer the amount due for a properly completed Transaction occurring with the use of a valid Card. This includes Transactions resulting from geographically restricted Card use

outside the country of issuance.

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1.8 Processing Products

1.8.1 Original Credits

1.8.1.1 Original Credit Acceptance

In the US Region: A Member must accept an incoming Original Credit Transaction[1] unless prohibited by applicable laws or regulations.

If prohibited by applicable laws or regulations, the Member must submit a written request to Interlink to block incoming Original Credit Transactions.

[1] Excluding all Non-Reloadable Prepaid Cards and Reloadable Prepaid Cards where Cardholder data is not on file or where the source of loads may be restricted (for example: government, healthcare, or insurance programs).

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1.9 Reserved for Future Use

1.10 Risk

1.10.1 Corporate Risk Reduction

1.10.1.1 Anti-Money Laundering Program Requirement

An Interlink Member must implement and maintain an anti-money laundering program that is reasonably designed to prevent the use of the Interlink system to facilitate money laundering or the financing of terrorist activities.

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1.10.1.2 Member Risk Reduction Requirements

Effective 26 June 2023 Interlink may impose conditions on a Member if it reasonably believes the Member's Interlink Program is not being operated in a sound and safe manner or exposes Interlink or its Members to financial loss.

Upon receipt of instructions imposing conditions, a Member or its agent must implement risk reduction measures that may include, but are not limited to, the following:

- Prohibiting or limiting any of the following actions:
  - Issuing new or reissued Cards
  - Signing or re-signing Merchants
  - Using an agent
- Blocking the Authorization of Transactions or prohibiting Acquirers from obtaining Authorization for Transactions on behalf of certain Merchants
- Terminating some or all Merchants that:
  - Conduct Transactions where the Cardholder is not present or where goods or services are to be delivered after the Transaction Date[1]
  - Receive a volume of Disputes that substantially exceeds the system average
- Pledging collateral to secure one or more of the following:
  - A Member's or agent's obligations to Interlink
  - The liquidity impact to Interlink of Settlement or other payments due to Interlink from a Member, its affiliates, or its Clearing Processor as approved by Interlink
  - Reimbursement to Interlink for any expenses incurred to ensure compliance
- Requiring a Member to change one or more of its designated agents
- Requiring a Member to provide to Interlink data establishing, for any given time period, the amount of funds that a Merchant has received from Cardholders, for goods and services that it is yet to provide to those Cardholders

Interlink is not obligated to take these actions to protect any Member, Merchant, Sponsored Merchant, or Cardholder from financial injury.

[1] For any activity in the Card-Absent Environment, the requirements apply in connection with qualified Card-Absent Interlink Transactions.

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1.10.1.3 Interlink Right to Terminate Merchants, Payment Facilitators, Marketplaces, Sponsored Merchants, or Digital Wallet Operators

Effective 26 June 2023 Visa may permanently prohibit a Merchant, Marketplace, Payment Facilitator, Sponsored Merchant, Digital Wallet Operator, or any other entity, or one or more of its principals, from participating in the Interlink Program or Visa Electron Program for any reasons it deems appropriate, such as:[1]

- Fraudulent activity

- Presenting Transaction Receipts that do not result from an act between a Cardholder and a Merchant or Sponsored Merchant (laundering)

- Entering into a Merchant Agreement or Payment Facilitator Agreement under a new name with the intent to circumvent the Interlink Rules

- Activity that causes the Acquirer to repeatedly violate the Interlink Rules

- Activity that has resulted in Interlink prohibiting the Merchant, Sponsored Merchant, Payment Facilitator, Marketplace, or Digital Wallet Operator from participating in the Interlink Program

- Entering illegal or brand-damaging Transaction activity into the Interlink payment system

- Any other activity that may result in undue economic hardship or damage to the goodwill of the Interlink system

Interlink may contact a Merchant, a Marketplace and its retailers, a Sponsored Merchant, a Payment Facilitator, or a Digital Wallet Operator directly, if warranted.[1]

[1] For any activity in the Card-Absent Environment, the requirements apply in connection with qualified Card-Absent Interlink Transactions.

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1.10.1.4   Acquirer Responsibility for Costs Due to Failure to Terminate a Merchant

Effective through 25 June 2023 An Acquirer is responsible for and Indemnifies Interlink for and against Claims and Liabilities arising out of or in connection with the Acquirer's failure to terminate a Merchant.

Effective 26 June 2023 An Acquirer is responsible for all costs incurred by Interlink due to the Acquirer's failure to terminate a Merchant, Marketplace, Sponsored Merchant, Payment Facilitator, or Digital Wallet Operator.[1] This includes attorney's fees and costs of any legal action undertaken by Interlink to protect the goodwill of the Interlink system or to prevent further harm to Members and Cardholders.

[1] An Acquirer's liability for entities operating in the Card-Absent Environment is limited to qualified Card-Absent Interlink Transactions.

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1.10.1.5   Interlink Anti-Money Laundering Program – Member Requirements

A Member must cooperate with Interlink in the administration of the Interlink anti-money laundering program, including, but not limited to, the following:

- Completing the *Anti-Money Laundering/Anti-Terrorist Financing (AML/ATF), Sanctions and Anti-Bribery Compliance Program Questionnaire* when requested by Interlink and returning the form within the time limit specified by Interlink

- Providing all of the following to Interlink upon request:

  - The Member's written AML/ATF policy and corresponding procedures

  - Records demonstrating the content of, and relevant personnel attendance at, training in the Member's AML/ATF program requirements

  - A copy of the Member's most recent independent AML/ATF and sanctions program audit report, which must be less than 2 years old

  - An organizational chart for the Member's AML/ATF and sanctions unit

  - Upon Interlink request, any other information or documentation relating to the Member's AML/ATF program or sanctions program operations and compliance

- Assisting Interlink in guarding against Card issuance and Merchant acquiring in circumstances that could facilitate money laundering or the financing of terrorist activities

- Identifying circumstances of heightened risk and instituting policies, procedures, controls, or other actions specified by Interlink to address the heightened risk

- Ensuring the adequacy of the applicable controls implemented by designated agents of the Member

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1.10.1.6   Anti-Money Laundering Program Compliance

If Interlink determines that a Member or the Member's designated agent has failed to comply with *Section 1.10.1.1, Anti-Money Laundering Program Requirement*, and *Section 1.10.1.5, Interlink Anti-Money Laundering Program – Member Requirements*, Interlink may, consistent with applicable laws or regulations, impose conditions on or require additional actions of the Member or the Member's designated agent to prevent possible money laundering or financing of terrorist activities. These actions may include, but are not limited to, the following:

- Implementation of additional policies, procedures, or controls

- Termination of a Merchant Agreement

- Termination of a Cardholder agreement

- Termination of an agent agreement

- Termination of Interlink membership

- Non-compliance assessments

- Other action that Interlink in its sole discretion determines to take with respect to the Member or the Member's designated agent

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1.10.1.7   Acquirer Risk Reporting Requirements

Effective 26 June 2023 Within 5 business days of request from Interlink, an Acquirer must provide Interlink with the following information regarding its Merchants, Payment Facilitators, Marketplaces, Digital Wallet Operators, or any other entity for which that Acquirer is responsible.[1]

- A complete overview of its underwriting process for any given entity

- A complete breakdown of its current Interlink exposure, and collateral taken against those Interlink-related positions with Merchants and any other entities

- A detailed breakdown of its risk monitoring policy, including, but not limited to the following:

  – Minimum financial requirements for any given entity

  – How an entity's financial position is determined

  – How the Acquirer protects itself against any given entity's potential failure

  – Policy for managing credit risk on an acquiring portfolio and determining collateral taken

  – Exact collateral volumes maintained for potential Dispute exposure, in particular for future service Merchants

  – The process for terminating a relationship with any given entity

- Any process for withholding funds from an entity, where the Acquirer has reason to believe that the entity is not in a position to meet its Interlink obligations, provide a future service, or is facing insolvency.

If an Acquirer fails to provide Interlink with satisfactory information, Interlink reserves the right to impose additional risk criteria, as specified in *Section 1.10.1.2, Member Risk Reduction Requirements*.

[1] For activity in the Card-Absent Environment by a Payment Facilitator, Marketplace, or Digital Wallet Operator, the requirements apply in connection with qualified Card-Absent Interlink Transactions.

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1.10.1.8   Acquirer Responsibility for Costs Due to Failure to Terminate a Merchant

Effective through 25 June 2023 An Acquirer is responsible for and Indemnifies Interlink for and against Claims and Liabilities arising out of or in connection with the Acquirer's failure to terminate a Merchant.

Effective 26 June 2023 An Acquirer is responsible for all costs incurred by Interlink due to the Acquirer's failure to terminate a Merchant, Marketplace, Sponsored Merchant, Payment Facilitator, or Digital Wallet Operator.[1] This includes attorney's fees and costs of any legal action undertaken by Interlink to protect the goodwill of the Interlink system or to prevent further harm to Members and Cardholders.

[1] An Acquirer's liability for entities operating in the Card-Absent Environment is limited to qualified Card-Absent Interlink Transactions.

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1.10.2   Integrity Risk

1.10.2.1   Acquirer Integrity Risk Requirements

Effective 26 June 2023 An Acquirer must ensure that a Merchant, Marketplace, Payment Facilitator, Sponsored Merchant, or Digital Wallet Operator does not process an Interlink Transaction or display the Interlink Mark on a website and/or an application that is used in relation to any of the following:[1]

- The purchase or trade of photographs, video imagery, computer-generated images, cartoons, simulation, or any other media or activities including, but not limited to, activities listed in *Section 1.3.3.2, Integrity Risk and Use of the Visa-Owned Marks*

- The purchase of adult content or services using MCC 5967 (Direct Marketing – Inbound Teleservices Merchant) where the Merchant or Sponsored Merchant is not compliant with all the requirements specified in Section 3.1.1 of the *Visa Integrity Risk Program Guide*

- The purchase of products that claim or imply a similar efficacy as prescription drugs, controlled substances, or recreational/street drugs, irrespective of claims of legality

[1] For Electronic Commerce Transactions, the requirements apply to qualified Card-Absent Interlink Transaction.

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1.10.3   Information Security

1.10.3.1   Account and Transaction Information Security Requirements

An Interlink Member must:

- Maintain all materials or records in any form that contains account or Transaction Information in a safe and secure manner with access limited to authorized personnel, as specified in the *Payment Card Industry Data Security Standard (PCI DSS)*

- Ensure that agreements and contracts with agents and Merchants clearly establish their responsibilities to meet Interlink standards, the liabilities for failure to meet the standards, and the requirement to allow for inspections by the Member or Interlink

- Ensure that all agents and Merchants with access to account or Transaction Information comply with the *Payment Card Industry Data Security Standard (PCI DSS)*

- Ensure that all agents and Merchants do not store any of the following subsequent to Authorization:

  - Full contents of any data taken from the Magnetic Stripe (on a Card, in a Chip, or elsewhere)

  - Card Verification Value 2

  - PIN or the encrypted PIN block

- Comply with, and ensure that all agents and Merchants use Payment Applications that comply with, the *Payment Application Data Security Standard (PA-DSS)*

- Upon request, certify to Interlink that agents and Merchants are in compliance with the *Payment Card Industry Data Security Standard (PCI DSS)*

In the US Region: A Member must also comply, and ensure that its Merchants, Agents, and other third parties with access to Account or Transaction Information comply, with the requirements of the Account Information Security Program.

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1.10.3.2   Cardholder and Transaction Information Disclosure Limitations

An Acquirer must obtain the prior written consent of the Issuer and Interlink before disclosing a Cardholder's Payment Credential, personal information, or other Interlink Transaction Information to a third party that is not the Agent of the Acquirer for the sole purpose of completing a Transaction. The Acquirer must ensure that its Agents and the Agents' employees both:

- Make no further disclosure of the information

- Treat the information as confidential

The Acquirer or Merchant may disclose Interlink Transaction Information to third parties, approved by Interlink, for the sole purpose of providing fraud control services.

An Agent must not disclose a Payment Credential, Cardholder personal information, or other Transaction Information to third parties, other than for the sole purpose of completing the initial Merchant Transaction or with the permission of the Issuer, Acquirer, or Interlink. Any such disclosure must be subject to strict, written, confidentiality obligations.

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1.10.3.3   Issuer Fraud Activity Reporting

An Interlink Member must immediately report all fraudulent activity or other criminal risk activity to Interlink, as specified in the *Fraud Reporting System (FRS) User's Guide*, but no later than:

- 60 calendar days from the Transaction Date

- 30 calendar days following the receipt of the Cardholder's dispute notification, if the notification is not received within the 60-calendar day period

At least 90% of rejected Fraud Activity must be resubmitted and accepted into the Fraud Reporting System.

If an Issuer does not comply with these fraud reporting requirements, the Issuer is subject to non-compliance assessments.

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1.10.4   Agents

1.10.4.1   Processor Disclosure of Account or Transaction Information

A Member, in the event of the failure, including bankruptcy, insolvency, or other suspension of business operations of one of its Processors or Agents, must ensure that the Processor or Agent does not sell, transfer, or disclose any materials that contain Payment Credentials, personal information, or other Transaction Information to any other entity. The Member must ensure that its Processor or Agent either:

- Returns this information to the Member

- Provides acceptable proof of secure destruction of this information to the Member

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1.10.4.2   Third Party Agent Contract

An Interlink Member must have a direct written contract with another Interlink Member, Processor, or Third Party Agent that performs services on its behalf.

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1.10.4.3 Third Party Agent Registration Requirements

A Member must register a Third Party Agent with Interlink before commencement of any contracted services or Transactions. The Interlink Member must both:

- Submit to Interlink by certified mail a *Non-Member Registration Program Application Packet*

- Advise the Third Party Agent that it must not represent its registration with Interlink as endorsement of Third Party Agent services by the Interlink Network

Interlink may deny or reject a Third Party Agent's registration at any time with or without cause.

A Third Party Agent is exempt from the registration requirements if it only provides services on behalf of its affiliates (including parents and subsidiaries) that are Members that own and control at least 25% of the Third Party Agent.

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1.11 Dispute Resolution

1.11.1 Disputes

1.11.1.1 Attempt to Settle

Before initiating a Dispute, the Issuer must attempt to honor the Transaction.

If the attempt fails and the Issuer has already billed the Transaction to the Cardholder, the Issuer must credit the Cardholder for the disputed amount.

The Issuer must not be reimbursed twice for the same Transaction.

A Cardholder must not be credited twice as a result of both a Dispute and a Credit processed by a Merchant.

An Issuer must not process a Dispute unless the Cardholder has suffered a financial loss[1] (for example: the Cardholder did not receive merchandise or services, was charged incorrectly, or did not authorize the Transaction).

[1] This does not apply to Dispute category 11 (Authorization).

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1.11.1.2   EMV Liability Shift Participation

In the Canada Region, US Region: The EMV liability shift applies to all domestic and interregional[1] counterfeit POS Transactions.

[1] Between the Canada Region and the US Region

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1.11.2   Arbitration and Compliance

1.11.2.1   Invalid Arbitration or Compliance Case Rejection

If Interlink determines that an Arbitration or Compliance request is invalid, it may reject the case and retain the review fee.

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1.11.2.2   Arbitration and Compliance Decision

Interlink bases its Arbitration or Compliance decision on all information available to it at the time of reaching the decision, including, but not limited to, the provisions of the Interlink Rules effective on the Transaction Date and may, at its sole discretion, consider other factors, such as the objective of ensuring fairness. The decision is delivered to both Members in writing and is final and not subject to any challenge, except for any right of appeal permitted in the Interlink Rules.

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1.11.2.3   Arbitration or Compliance Financial Liability

An Arbitration or Compliance decision may result in either:

- One Member assigned full liability
- Members sharing financial liability

The responsible Member is financially liable for both:

- Transaction amount. For Arbitration cases, Interlink will debit or credit the Members involved through Visa Resolve Online (VROL), as appropriate. For Compliance cases, if funds are not automatically transferred through VROL, the requesting Member may collect this amount from the opposing Member through VisaNet within 60 calendar days of the Notification date of the decision by the Arbitration and Compliance Committee.
- Review fee

When the case is adjudicated, Interlink will collect the review fees through the Visa Global Billing Platform from the responsible Member.

Either Member in an Arbitration or a Compliance case may also be liable for a non-compliance assessment for each technical violation of the applicable Interlink Rules.

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1.11.2.4   Arbitration or Compliance Appeal

The decision on any permitted appeal of an Arbitration or Compliance ruling is final and not subject to any challenge.

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1.12   Fees and Non-Compliance Assessments

1.12.1   Fee Assessment by Interlink

1.12.1.2   Interlink Fee Adjustments

If Interlink confirms that a Member has either underpaid or overpaid its fees, Interlink may process a fee adjustment. The fee adjustment time period is limited to the 2 years before the date that either of the following occurred:

* The overpayment or underpayment was reported to Interlink by the Member.

* Interlink discovered that an adjustment was due to the Member.

Interlink reserves the right to collect an underpayment from a Member beyond the 2-year period.

Any collection or refund does not include interest.

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1.12.2   Non-Compliance Assessments

1.12.2.1   Interlink Right to Impose Non-Compliance Assessments

The Interlink Rules specify all of the following:

- Enforcement mechanisms that Interlink may use for violations of the *Interlink Network, Inc. Bylaws* or Interlink Rules

- The procedure for the allegation and investigation of violations

- The rules and schedules for non-compliance assessments

A Member that does not comply with the *Interlink Network, Inc. Bylaws* or Interlink Rules will be subject to non-compliance assessments. Depending on the violation, a non-compliance assessment may be levied per Merchant, Merchant Outlet, Transaction, device, or Card, as defined by the impacted rule.

These procedures and non-compliance assessments are in addition to enforcement rights available to Interlink under other provisions of the Interlink Network, Inc. Bylaws, Interlink Rules, or through other legal or administrative procedures.

Allegations of violations may be brought to Interlink's attention by:

- An Interlink Member

- An Agent or Processor, through its registering Interlink Member

- An Interlink officer

Interlink may assess, suspend, or waive non-compliance assessments, in whole or in part, to accommodate unique or extenuating circumstances.

Interlink may, at its sole discretion, deviate from the schedules specified in *Section 1.12.2.2, General Non-Compliance Assessment Schedules*, and *Section 1.12.2.8, Significant Violations Schedule*. For example, this may be by using a different non-compliance amount entirely, or by additionally levying a non-compliance assessment from another schedule. In these instances, all of the following will be considered:

- Type of violation

- Nature of the damage, including the amount incurred by Interlink and/or its Members

- Repetitive nature of the violation

- Member history or prior conduct

- Effect of the assessment upon the safety and soundness of the Interlink system and the Member, including the Member committing the violation

- Any other criteria Interlink deems appropriate

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1.12.2.2   General Non-Compliance Assessment Schedules

Effective through 14 April 2023 Interlink may assess a non-compliance assessment for a violation of the Interlink Rules. Unless addressed by a specific non-compliance assessment program in *Chapter 12, Fees and Non-Compliance Assessments*, a violation to the Interlink Rules is subject to either:

- For the rules contained in *Chapter 1, Interlink Core Rules*, *Table 1-3, General Schedule of Non-Compliance Assessments – Tier 1*

- For all other Interlink Rules, *Table 1-4, General Schedule of Non-Compliance Assessments – Tier 2*

Interlink may, at its sole discretion, deviate from these schedules, for example by using a tier 2 non-compliance assessment for a core rule, as specified in *Section 1.12.2.1, Interlink Right to Impose Non-Compliance Assessments*.

Where the violation is considered "willful" or "significant," non-compliance assessments in *Section 1.12.2.8, Significant Violations Schedule*, may also be applied.

Table 1-3: General Schedule of Non-Compliance Assessments – Tier 1

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Warning letter with a request for a compliance/resolution plan
Response date has passed and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 25,000
30 calendar days have passed after response due and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 50,000
60 calendar days have passed after response due and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 75,000
90 calendar days have passed after response due	Non-compliance assessment of USD 150,000

Table 1-3: General Schedule of Non-Compliance Assessments – Tier 1 (continued)

Event	Interlink Action/Non-Compliance Assessment
and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessments will continue to be levied each month until the rule violation is corrected, with the amount doubling each month.

Table 1-4: General Schedule of Non-Compliance Assessments – Tier 2

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Warning letter with a request for a compliance/resolution plan
Response date has passed and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 5,000
30 calendar days have passed after response due and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 10,000
60 calendar days have passed after response due and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 25,000
90 calendar days have passed after response due and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction	Non-compliance assessment of USD 50,000 Non-compliance assessments will continue to be levied each month until the rule violation is corrected, with the amount doubling each month.

Effective 15 April 2023 Interlink may assess a non-compliance assessment for a violation of the Interlink Rules. Unless addressed by a specific non-compliance assessment program in *Chapter 12, Fees and Non-Compliance Assessments*, a violation to the Interlink Rules is subject to either:

- For the rules contained in *Chapter 1, Interlink Core Rules*, *Table 1-5, General Schedule of Non-Compliance Assessments – Tier 1*

- For all other Interlink Rules, *Table 1-6, General Schedule of Non-Compliance Assessments – Tier 2*

Interlink may, at its sole discretion, deviate from these schedules, for example by using a tier 2 non-compliance assessment for a core rule, as specified in *Section 1.12.2.1, Interlink Right to Impose Non-Compliance Assessments*.

Where the violation is considered "significant," non-compliance assessments in *Section 1.12.2.8, Significant Violations Schedule*, may also be applied.

Table 1-5: General Schedule of Non-Compliance Assessments – Tier 1

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Both: - Request for a remediation plan - Compliance Case Fee of USD 1,000 (assessed immediately) for confirmed violations
Response date has passed or compliance deadline for the agreed remediation plan has not been met	Level 1 non-compliance assessment of an additional USD 25,000[1]
30 calendar days have passed after either response due or non-compliance continues	Level 2 non-compliance assessment of an additional USD 50,000[1]
60 calendar days have passed after either response due or non-compliance continues	Level 3 non-compliance assessment of an additional USD 75,000[1]
90 calendar days have passed after either response due or non-compliance continues	Level 4 non-compliance assessment of an additional USD 100,000[1]
120 calendar days have passed after either response due or non-compliance continues	Level 5 non-compliance assessment of an additional USD 125,000[1]
150 calendar days have passed after either response due or non-compliance continues	Level 6 non-compliance assessment of an additional USD 150,000[1]
180 calendar days (onwards) have passed after either response due or non-compliance continues	Non-compliance assessment will increase by USD 25,000 each month until the rule violation is

Interlink Core Rules and Interlink Product and Service Rules

Table 1-5: General Schedule of Non-Compliance Assessments – Tier 1 (continued)

Event	Interlink Action/Non-Compliance Assessment
	corrected.
[1] Non-compliance assessment amount is cumulative to include any previous amounts levied (for example: where 90 days have passed since response is due and a Level 4 non-compliance assessment is levied, the total amount equates to USD 251,000 i.e., Level 1, Level 2, Level 3, Level 4, plus initial fee).	

Table 1-6: General Schedule of Non-Compliance Assessments – Tier 2

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Both: • Request for a remediation plan • Compliance Case Fee of USD 1,000 (assessed immediately) for confirmed violations
Response date has passed or compliance deadline for the agreed remediation plan has not been met	Level 1 non-compliance assessment of an additional USD 5,000[1]
30 calendar days have passed after either response due or non-compliance continues	Level 2 non-compliance assessment of an additional USD 10,000[1]
60 calendar days have passed after either response due or non-compliance continues	Level 3 non-compliance assessment of an additional USD 20,000[1]
90 calendar days have passed after either response due or non-compliance continues	Level 4 non-compliance assessment of an additional USD 30,000[1]
120 calendar days have passed after either response due or non-compliance continues	Level 5 non-compliance assessment of an additional USD 40,000[1]
150 calendar days have passed after either response due or non-compliance continues	Level 6 non-compliance assessment of an additional USD 50,000[1]
180 calendar days (onwards) have passed after either response due or non-compliance continues	Non-compliance assessment will increase by USD 10,000 each month until the rule violation is corrected.
[1] Non-compliance assessment amount is cumulative to include any previous amounts levied (for example: where 90 days have passed since response is due and a Level 4 non-compliance assessment is levied, the total amount equates to USD 66,000 i.e., Level 1, Level 2, Level 3, Level 4, plus initial fee).	

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1.12.2.3   Determination of Violation of the Interlink Rules

Determination of a violation of the *Interlink Network, Inc. Bylaws* or the Interlink Rules may be made based on one of the following:

- The response from a Member to a Notification of investigation and other available information. Interlink will determine whether a violation of the *Interlink Network, Inc. Bylaws* or the Interlink Rules has occurred.

- A review by Interlink of the evidence in relation to the identified violation, including any previous compliance cases and/or audit findings.

- The Member's failure to respond to a Notification of investigation and to provide all information requested.

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1.12.2.4   Notification of Determination of Violation

Interlink will notify a Member if it determines that a violation of the *Interlink Network, Inc. Bylaws* or Interlink Rules has occurred, or if it determines that a violation is continuing to occur, and will specify a date by which the Member must correct the violation. The Notification will advise the Member of all of the following:

- Reasons for such determination

- Non-compliance assessment amount

- Right to appeal the determination and/or the non-compliance assessments for the violation, as specified in *Section 1.12.2.9, Enforcement Appeals*

Interlink may require a Member to submit a compliance plan to resolve the violation.

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1.12.2.5   Non-Compliance Assessment Member Responsibility

A non-compliance assessment is imposed by Interlink on an Interlink Member. A Member is responsible for paying all non-compliance assessments, regardless of whether it absorbs them, passes them on, or increases them in billing its customer (for example: Cardholder or Merchant). A Member must not represent to its customer that Interlink imposes any non-compliance assessment on its customer.

1.12.2.8   Significant Violations Schedule

Effective through 14 April 2023 A Member found to have either willfully and/or significantly violated the Visa/Interlink Rules, adversely affecting the goodwill associated with the Interlink system, brand, products and services, operation of the Interlink systems, or operations of other Members, will be subject to a non-compliance assessment for either:

- Violations as specified in *Table 1-7, Non-Compliance Assessments for Willful Violations of the Interlink Rules*, where a violation is considered "willful" in that the Member knew, or should have known, or its knowledge can be fairly implied, that its conduct constituted a violation of the Interlink Rules

- Violations as specified in *Table 1-8, Non-Compliance Assessments for Significant Violations of the Interlink Rules*, where a violation is considered "significant" in that the Member's action, error or omission, intended or unintended, known or unknown, presents immediate and/or substantial risks, economic or otherwise, to Interlink, its Members, Cardholders, Merchants, and/or a country's applicable laws or regulations

Interlink may, at its sole discretion, deviate from these schedules, as specified in *Section 1.12.2.1, Interlink Right to Impose Non-Compliance Assessments.*

Table 1-7: Non-Compliance Assessments for Willful Violations of the Interlink Rules

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Both: - Warning letter with a request for a compliance/resolution plan - USD 50,000 non-compliance assessment (payment will be suspended until end date for correction)
Response date has passed and either: - Rule violation not corrected - Rule violation corrected but violation of same rule repeated after correction within a 12-month period	Non-compliance assessment, between USD 100,000 and USD 1,000,000 Non-compliance assessments will continue to be levied each month in increasing amounts, at Interlink discretion, until the rule violation is corrected.

Table 1-8: Non-Compliance Assessments for Significant Violations of the Interlink Rules

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Both: • Warning letter with a request for a compliance/resolution plan • USD 50,000 non-compliance assessment (payment will be suspended until end date for correction)
Response date has passed and either: • Rule violation not corrected • Rule violation corrected but violation of same rule repeated after correction within a 12-month period	Non-compliance assessment, between USD 50,000 and USD 500,000 Non-compliance assessments will continue to be levied each month in increasing amounts, at Interlink discretion, until the rule violation is corrected.

Effective 15 April 2023 A Member found to have significantly violated the Interlink Rules, adversely affecting the goodwill associated with the Interlink system, brand, products and services, operation of the Interlink systems, or operations of other Members, will be subject to a non-compliance assessment, as specified in *Table 1-9, Non-Compliance Assessments for Significant Violations of the Interlink Rules*.

A violation is considered "significant" where the Member's action, error or omission, intended or unintended, known or unknown, presents immediate and/or substantial risks, economic or otherwise, or the Member knew, or should have known, or its knowledge can be fairly implied, that its conduct constituted a violation of the Interlink Rules.

Interlink may, at its sole discretion, deviate from these schedules, as specified in *Section 1.12.2.1, Interlink Right to Impose Non-Compliance Assessments*.

Table 1-9: Non-Compliance Assessments for Significant Violations of the Interlink Rules

Event	Interlink Action/Non-Compliance Assessment
Notification issued for a confirmed violation of a rule	Both: • Request for a remediation plan • USD 50,000 non-compliance assessment (payment will be suspended until end date for correction)
Response date has passed or compliance deadline for the agreed remediation plan has not been met within a 12-month period	Non-compliance assessment, between USD 50,000 and USD 1,000,000 each month

Table 1-9: Non-Compliance Assessments for Significant Violations of the Interlink Rules (continued)

Event	Interlink Action/Non-Compliance Assessment
	Non-compliance assessments will continue to be levied each month in increasing amounts, at Interlink discretion, until the rule violation is corrected.

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1.12.2.9   Enforcement Appeals

An Interlink Member may appeal a determination of a violation or non-compliance assessment to Interlink where the Member can provide new evidence not previously available that shows a violation did not occur, as follows:

- The Member's appeal letter must be received by Interlink within 30 calendar days of the Member's receipt of the Notification of the violation or non-compliance assessment.

- The appealing Member must submit with the appeal any new or additional information or supporting arguments necessary to substantiate its request for an appeal.

- A fee of USD 5,000 will be assessed to the Member upon receipt of the appeal. This fee is refundable if the appeal is upheld.

Interlink bases its decision on the new information provided by the requesting Member. All decisions are final and not subject to challenge.

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Part 2:
Interlink Product and Service Rules

2 Licensing and Numerics Management

2.1 Membership

2.1.1 Termination of Membership

2.1.1.1 Issuer Responsibility upon Termination

Upon termination of membership, an Interlink Member must both:

- Immediately stop using all Interlink Marks

- Ensure that all of its sponsored Interlink Members, and Merchants stop using Interlink Marks

If an Interlink Member does not comply with the requirements specified in this section, Interlink, with at least 3 calendar days' prior written notice to the Interlink Member, may take action itself and at the expense of the terminated Interlink Member.

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2.2 BIN and Acquiring Identifier License and Administration

2.2.1 BIN and Acquiring Identifier Use and License

2.2.1.1 Compliance with Visa BIN and Acquiring Identifier Licensing Requirements

An Interlink Member licensed a BIN or Acquiring Identifier by Visa must comply with all applicable requirements specified in *Visa Product and Service Rules: BIN and Acquiring Identifier License and Administration.*

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2.2.2 Administration of BINs, Acquiring Identifiers, and Numerics

2.2.2.1 Licensing of Alternate Routing Identifier

Visa licenses an Alternate Routing Identifier to an Interlink Principal member, Group Member, Affiliate Member, Associate Member, Administrative Member, or Acquirer for acquiring Interlink POS Transactions.

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2.2.2.2   Use of Numeric ID

An Interlink Member, Processor, or Third Party Agent that receives a Numeric ID must ensure that the Numeric ID is used only for the activity approved by Interlink. If the Numeric ID is used for a purpose other than that approved by Interlink, Interlink may block and remove the Numeric ID from VisaNet.

A licensee of a Numeric ID is responsible for all of the following:

- Notifying Interlink of any changes to the Numeric ID, including:
  - Portfolio sale or transfer
  - Merger or Acquisition
  - Cessation of use
  - Modification to service
  - Change in user
- All fees for the assignment and administration of the Numeric ID
- All activity occurring on the Numeric ID until it is fully deleted from VisaNet

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2.2.2.3   Client Directory Data Submission

An Interlink Member that is assigned a BIN or Acquiring Identifier must submit any new or revised information in the Visa Client Service Provider Directory module of the Client Directory via Visa Online, as follows:

- All directory data: Within 10 business days of a BIN or an Acquiring Identifier implementation
- All directory updates: Within 10 business days of the effective date of the change

An Interlink Member that is assigned a BID must submit any new or updated contact information, including the designation of a primary center manager contact, for its organization in the Client Contact Tool module of the Client Directory, as follows:

- Contact data: Within 10 business days of a BID implementation
- Contact updates: Within 10 business days of the effective date of the change

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2.2.2.4   BIN Transfer to a New Processor

An Interlink Member that changes its VisaNet Processor or enters into agreement with additional VisaNet Processors must:

* Assign its Interlink BINs or Acquiring Identifiers to the new VisaNet Processor

* In the event of termination of relationship with a VisaNet Processor, the Interlink Member must both:

  – Ensure that all its Interlink BINs or Acquiring Identifiers installed with the current VisaNet Processor are migrated to the new VisaNet Processor, unless the former processor agrees to continue processing those items

  – Require the new VisaNet Processor to complete any activity associated with the converted BIN or Acquiring Identifier, unless the former VisaNet Processor agrees to complete such activity

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2.3   Marks License

2.3.1   Marks License Grant

2.3.1.1   License Grant for Visa-Owned Marks

Visa grants to each Member a non-exclusive, non-transferable license to use each of the Visa-Owned Marks, including Interlink and Plus, only in conjunction with the applicable Visa Programs that are licensed to the Member.

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2.4   Visa US Regulation II Certification Program

2.4.1   Visa US Regulation II Certification Program – US Region and US Territories

2.4.1.1   Visa US Regulation II Certification Program Requirements – US Region and US Territories

In the US Region or a US Territory: A BIN Licensee that is subject to US Federal Reserve Board Regulation II must comply with the Visa US Regulation II Certification Program requirements.

The BIN Licensee is solely responsible for ensuring that all consumer debit, business debit, and prepaid programs conducted under its BINs comply with applicable laws or regulations, including US Federal Reserve Board Regulation II.

The BIN Licensee or proposed BIN Licensee must submit a *Dodd-Frank Act Certification Addendum* and *Fraud Prevention Adjustment Addendum*, as applicable, when requesting, modifying, or transferring a consumer debit, business debit, or prepaid BIN.

An Issuer that is subject to US Federal Reserve Board Regulation II and that receives certification materials from Visa is required to respond within the published timeframes.

Any Issuer of consumer debit, commercial debit, or prepaid programs that is subject to the US Federal Reserve Board Regulation II and that receives fraud-prevention standards notification materials from Visa is required to respond within the published timeframes.

An Issuer subject to US Federal Reserve Board Regulation II must submit the notification materials, as applicable, if the Issuer's compliance with the fraud prevention standards has changed.

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2.5   Non-Interlink-Assigned BINs and Acquiring Identifiers

2.5.1   Non-Interlink-Assigned BINs and Acquiring Identifiers

2.5.1.1   Management of Non-Interlink-Assigned BINs and Acquiring Identifiers

A BIN Licensee or an Acquiring Identifier Licensee of a non-Interlink-assigned BIN or Acquiring Identifier that is used for an Interlink service must both:

- Maintain the accuracy of the information relative to the BIN or Acquiring Identifier
- Notify Visa of any changes to the BIN or Acquiring Identifier, including any release of the BIN or Acquiring Identifier from its approved use

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3   Brand Marks

3.1   Marks License

3.1.1   Affinity/Co-Branded Card Programs

3.1.1.1   Affinity/Co-Brand Program Positioning and Advertising

An Interlink Issuer that partners with an Affinity/Co-Brand partner, Merchant, or an Affiliated-Merchant must comply with all of the following:

- Obtain prior written permission from Interlink for the use of an Affinity/Co-Brand program name

- Ensure that all Collateral Material and Cards clearly state that the Interlink Member is the Issuer of the Card

- Not position the Card as adding superior acceptability at the Point-of-Transaction

- Not state or imply that the Affinity/Co-Brand Card is accepted only by a particular Merchant or class of Merchants

- Portray itself as the owner of the Affinity/Co-Brand program

- Ensure that the Affinity/Co-Brand partner does not state or imply that the Affinity/Co-Branded Card is owned or issued by the Affinity/Co-Brand partner

- Ensure that the Interlink Member and/or Affinity/Co-Brand partner provides information requested by Interlink to ensure compliance

- Not use Olympic marks, logos, designations, or authenticating statements on the Card

- Ensure that the Marks or the Trade Name of the Affinity/Co-Brand partner, if printed on the Card, must be both:

- Clearly legible either on the front or back of the Card

- At least equal in size of the total surface of any other Acceptance Mark on the Card

- If printing a customer service telephone number on the back of the Card, use either its own telephone number, or that of the Affinity/Co-Brand partner, or both.

With prior written approval from Interlink, an Affinity/Co-Brand Card may display the Marks and Trade Name of an entity not eligible to be an Interlink Member if the entity complies with Interlink Rules.

Interlink may prohibit the use of any materials that denigrate the Interlink brand.

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3.1.1.2 Display of Interlink Marks in Relation to Affinity/Co-Brand Marks

An Acquirer must ensure that any Merchant affiliated with an Affinity/Co-Brand Partner, both:

- Displays the Interlink Marks independently from any identification of the Affinity/Co-Brand partner
- Does not display Affinity/Co-Brand Card reproduction as part of a decal at the Point-of-Transaction

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3.1.1.3 Multiple Affinity/Co-Brand Partners

If more than one Affinity/Co-Brand partner is involved in the Affinity/Co-Brand Card program, all of the following apply:

- The Trade Name or Marks of one or two Affinity/Co-Brand partner may appear on the front of the Card. Three or more Affinity/Co-Brand partner Trade Name or Marks may be permitted with the prior written consent from Visa U.S.A.
- Any additional Affinity/Co-Brand partner in an Affinity Card program may place its Trade Name or Marks only on the back of the Card, unless placement of the Trade Name or Marks on the front of the Card is approved by Visa U.S.A.
- If the Issuer identification is displayed on the back of the Card, it must be at least equal in size to any other Affinity/Co-Brand partner identification on the back of the Card.

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3.2 Use of Marks

3.2.1 Use of Marks by Members and Merchants

3.2.1.1 Merchant Use of Interlink Marks

All marketing materials referring to an Interlink Member's or a Merchant's participation in the Interlink Program must bear the Interlink Marks.

An Acquirer must approve in advance its Merchants' use of Interlink Marks in promotional or advertising materials.

Upon termination of the Merchant Agreement, the Merchant must:

- Cease to display the Interlink Marks

- Not use the Interlink Marks in any way

- Promptly either return to the Acquirer or destroy any materials displaying the Interlink Marks

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3.2.1.2 Use of Interlink Marks on Cards

The Interlink Marks must not appear on any of the following:

- Cards that primarily access a line of credit (for example: credit card, charge card)

- Mastercard debit card or ATM card bearing any other national point-of-sale Mark, including Maestro, that is not a US Covered Debit Card

The Interlink Marks are not required to appear on a Card if:

- The Card does not display the acceptance Mark of any other PIN-based debit program, as specified in the *Visa Product Brand Standards*

- The Issuer clearly communicates to its Cardholders, at the time of issuance, both:

    – That the Card may be used for PIN debit Transactions at any place where Cards are accepted

    – Information on how such Cards may be used to initiate PIN debit Transactions

Effective 26 June 2023 For a US Covered Debit Card that carries the Interlink Marks, the Issuer must clearly communicate to its Cardholders, at the time of issuance, both:

- That the Card may be used for PINless Transactions in a Card-Absent Environment if the Transaction qualifies as a Card-Absent Interlink Transaction

- Information on how such Cards may be used to initiate PINless Transactions in a Card-Absent Environment

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3.3 Point-of-Transaction Display of Marks

3.3.1 Display of Marks at the Point of Sale

3.3.1.1 Improper Display of Affinity/Co-Brand Partner Trade Name or Mark

Upon Notification from Interlink, a Merchant must correct any display of an Affinity/Co-Brand partner's Trade Name or Mark at a Merchant Outlet if the display adversely affects the Interlink

brand.

A Merchant or a Merchant affiliated with an Affinity/Co-Brand program must not promote at the Point-of-Transaction the availability of discounts on purchases made with an Affinity/Co-Brand Card.

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3.3.1.2 Display and Use Marks of Interlink Marks at the Point of Sale or Point-of-Transaction

An Acquirer must ensure that its Merchant:

• Prominently displays the Interlink Mark at the Point of Sale on all permanent signs and decals at the Merchant's Terminal, storefront entrance door and/or window, wherever any other Acceptance Mark is displayed, to indicate acceptance of Cards

• **Effective 26 June 2023** Displays the Interlink Mark at the Point-of-Transaction (i.e., at the Merchant website or in-application) if the Merchant has enabled processing of qualified Card-Absent Interlink Transactions

• Does not display any Interlink Mark on a Scrip Terminal

• Complies with the requirements specified in the *Visa Product Brand Standards*

A Merchant is not required to display the Interlink Marks if it does not deal with the general public, or if prohibited by trade association rules.

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3.3.1.3 Use of the Interlink Name and the Interlink Mark on Merchant Websites and Applications

Effective 26 June 2023 A Merchant website and/or application must display the Interlink Brand Mark in full color, as specified in the *Visa Product Brand Standards*.

The Interlink Brand Name must be used to indicate acceptance only when a visual representation of the Interlink Brand Mark is not possible on the website or application.

A Merchant that retains Stored Credentials must display on the payment screen and all screens that show Payment Credential information, the last 4 digits of the Payment Credential.

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4   Issuance

4.1   General Issuance

4.1.1   General Issuer Requirements

4.1.1.1   Ownership and Control of Interlink Card Program

An Interlink Issuer must always portray itself as the owner of the Card program in the marketing and servicing of a Card that provides access to investment products.

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4.1.1.2   Compliance with Card Standards

An Issuer must ensure that Cards issued under the Interlink program meet the standards established by both:

- International Standards Organization
- American National Standards Institute

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4.1.1.3   Primary Account Designation Requirement

An Issuer must designate a Primary Account for each Card. The Issuer may use an automated sweep feature to link the Primary Account to any of the following:

- Proprietary investment products
- Investment products managed and controlled by an organization owned by the Issuer (or its holding company)
- Investment products advised/underwritten by a third-party organization under contract with the Issuer for the purpose of offering investment services to the Issuer's banking customer

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4.1.1.4   Issuer Requirement to Support Electronic Funds Transfer

An Issuer must ensure that each Card is capable of initiating an electronic fund transfer, as specified in Federal Reserve Regulation E – Electronic Fund Transfers.

4.1.1.5 Interlink Marks and Primary Account Number on Cards

Except as permitted in *Section 3.2.1.2, Use of Interlink Marks on Cards*, an Issuer must begin to issue Cards bearing the Interlink Marks and an embossed[1] Primary Account number within the following timeframes from the date the Issuer commences Interlink Transaction processing:

- 1 year, for new and replacement Cards it issues

- 3 years, for all Cards

Cards that do not bear the Interlink Marks and the embossed Primary Account number at the end of the 3-year period are not permitted to initiate Transactions.

[1] The embossing requirement does not apply if the Card is Contactless-Only Payment Device

4.1.1.6 Issuance of Replacement Cards upon Member Termination

Upon the resignation or termination of its membership, an Issuer and its sponsored Affiliates and Associate-Type Members must, both:

- Immediately stop issuing Cards or other documents displaying the Interlink Marks

- Within 2 years, issue replacement Cards without the Interlink Marks for all of the Issuer's outstanding Cards displaying such Marks

4.1.1.7 Issuer Maintenance of Card Authorization System

An Issuer must maintain a telecommunications and a Card Authorization System that:

- Complies with both:
    - The *V.I.P. System SMS Interlink Technical Specifications*
    - The PIN Management Requirements Documents
- Processes Authorization Requests and Authorization Responses for all of the following:
    - Balance inquiries
    - Credit Transactions
    - Disputes, Dispute Responses, Acquirer-initiated pre-Arbitration attempt and Adjustments

– Dispute Reversals

– Pre-Authorizations

– Purchase Transactions

– Quasi-Cash Transactions

– Reversals

– **Effective 26 June 2023** All of the following:[1]

▪ Account Verification

▪ Bill Payment Transactions

▪ Credential on File (COF) Transactions

▪ Debt Repayment Transactions

▪ Electronic Commerce Transactions

▪ Installment Payment Transactions

▪ Mail/Phone Order Transactions

▪ Merchant Initiated Transactions

▪ Recurring Payment Transactions

– Responses to each of the above Transactions

[1] If processed in a Card-Absent Environment, the Transaction must be a qualified Card-Absent Interlink Transaction.

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4.1.1.8 Card-to-Card Back-to-Back Funding – Issuer Prohibition

Effective 26 June 2023 For a Card-Absent Environment Transaction that is a qualified Card-Absent Interlink Transaction, Card Fronting is not permitted. An Issuer must not allow a purchase to occur with Back-to-Back Funding to its Payment Credential from another Payment Credential or card.

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4.1.2   Issuer Disclosures to Cardholders

4.1.2.1   Issuer Disclosure of Final Amount for Automated Fuel Dispenser Transactions

Effective through 25 June 2023 In the US Region: If an Issuer includes information from an Automated Fuel Dispenser (AFD) Transaction in an online Cardholder statement, Cardholder alert, or other communication to the Cardholder, the Issuer must not use the Transaction amount contained in the related Pre-Authorization Request. The Transaction amount field displayed to the Cardholder must be either blank or contain the final Transaction amount contained in the Pre-Authorization Completion Message.

Effective 26 June 2023 If an Issuer includes information from a Pre-Authorization Transaction in an online Cardholder statement, Cardholder alert, or other communication to the Cardholder, it must both:

• Notify its Cardholder that a Pre-authorization Request (Estimated Authorization) amount may differ from the final Transaction amount

• For an Automated Fuel Dispenser (AFD) Transaction, not use the Transaction amount contained in the related Pre-Authorization Request. The Transaction amount field displayed to the Cardholder must be either blank or contain the final Transaction amount contained in the Pre-Authorization Completion Message.

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4.1.3   Affinity/Co-Brand Issuance

4.1.3.1   Affinity/Co-Branded Card Program Requirements

An Affinity/Co-Brand Card Issuer must both:

• Submit a completed Affinity/Co-Brand Application and obtain written approval from Interlink for each Affinity/Co-Brand program before issuing Affinity/Co-Brand Cards

• Only issue Affinity/Co-Brand Cards to residents of the country in which the Issuer is located

If requested by Interlink, the Issuer must provide additional documentation, including all of the following:

• The agreement between the Issuer and the Affinity/Co-Brand partner

• Collateral Material

- Information regarding the reputation and financial standing of the Affinity/Co-Brand partner

- Other documentation

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4.1.3.2   Interlink Requests for Affinity/Co-Brand Program Information

A Member must submit both of the following to Interlink upon request to determine compliance with Affinity/Co-Brand program requirements:

- Any and all contracts with the Affinity/Co-Brand partner

- Any other documentation relative to the Affinity/Co-Brand program

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4.1.3.3   Affinity/Co-Brand Program Ownership and Control

An Issuer that partners in offering an Affinity/Co-Brand program must comply with all of the following:

- Issue and maintain the Account associated with an Affinity/Co-Brand Card

- Always be portrayed as the owner of the Affinity/Co-Brand program

- Not design its Affinity Card through use of a Trade Name, Marks, numbering scheme, code on the Magnetic Stripe, Chip, or any other device or means to imply that any institution other than the Interlink Member is the Issuer of the Card.

- Own and control an Affinity/Co-Brand program as defined by Interlink on the basis of the Issuer's entire relationship with the Affinity/Co-Brand partner, including all of the following:

  - Whether the Issuer controls, or exercises controlling influence over, the management policies with respect to the Affinity/Co-Brand program

  - The extent to which the Issuer participates in program operations or provides customer services in connection with the Affinity/Co-Brand program

  - The extent to which the Issuer is at risk as the owner of the Affinity/Co-Brand program

  - Issuer's role in setting fees and rates for Affinity/Co-Brand Card program products and services

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4.1.3.4   Affinity/Co-Branded Card Account Access

When presented to a Merchant, the Affinity/Co-Brand Card must not be used to debit any account other than the Primary Account maintained by the Issuer in connection with that Affinity/Co-Brand Card.

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4.1.3.5   Determination of Affinity/Co-Brand Program Violations

If Interlink determines that the provisions of the Affinity/Co-Brand program have been violated by an Interlink Member or the Affinity/Co-Brand partner, Interlink reserves the right to:

- Require modification of the program, including, but not limited to:
  – Assignment of the program to a third party
  – Suspension or termination of the program
- Impose non-compliance assessments or terminate the program on 30 calendar days' written notice
- Terminate an Affinity/Co-Brand program, without cause, with at least 180 calendar days' written notice to the Interlink Member and Affinity Partner

An Interlink Member may appeal the termination by submitting a written notice to the Secretary of the Interlink Network within 30 calendar days of Interlink Member's receipt of the Notification.

The decision by the Interlink Board of Directors is final.

ID# 0027374	**Edition: Apr 2023	Last Updated: Oct 2015**

4.1.5   Data Retention and Transmission

4.1.5.1   Enriched Transaction Data

Effective 26 June 2023 An Issuer that receives enriched data with any of the following Transactions must either print the data on the Cardholder statement or retain the data for a minimum of 200 calendar days from the Transaction Date:

- Hotel and Car Rental Card Not Present[1]
- A Transaction that includes Airline itinerary data or ancillary data[1]

[1] Transactions initiated in a Card-Absent Environment must be qualified Card-Absent Interlink Transactions.

ID# 0003554	**Edition: Apr 2023	Last Updated: Apr 2023**

4.1.6   Provisional Credit

4.1.6.1   Provisional Credit

An Issuer must provide provisional credit for the amount of a dispute or an unauthorized Transaction (as applicable) to a Cardholder's account within 5 business days of notification of an unauthorized Transaction, unless the Issuer determines that additional investigation is warranted and allowed by applicable laws or regulations.

ID# 0029461	Edition: Apr 2023 | Last Updated: Apr 2021

4.1.7   Chip Issuance Requirements

4.1.7.2   Chip Card Account Requirements

An Issuer of a Chip Card must do all of the following:

- Not use a Visa Smart Payment application to directly credit or debit any account other than an account that is maintained by that Issuer or another Member under contract with the Issuer

- Allow a Cardholder to select the service and account to be used for a Transaction

- Designate a Payment Credential for each account accessed by a Visa Smart Payment application

- Specify an alphanumeric name for each funding account facilitated by the Visa Smart Payment application when the Chip provides access to more than one account

ID# 0004031	Edition: Apr 2023 | Last Updated: Apr 2020

4.1.7.3   Non-Interlink Services Facilitated by Chip Cards

A Chip Card may facilitate access to non-Interlink services only if all of the following requirements are met:

- Services do not compromise the security or functional integrity of the Visa Smart Payment Applications.

- Additions of these services are managed and controlled by the Issuer or its Sponsored Member.

- The Issuer indemnifies Interlink for and against Claims and Liabilities arising out of or in connection with non-Interlink services facilitated by the Chip Card.

Interlink may review and approve all applications contained in a Chip Card.

ID# 0003598	Edition: Apr 2023 | Last Updated: Apr 2018

4.1.7.4   Contactless Issuer Requirements

A Contactless Payment Device Issuer must comply with the following:

Table 4-1: Contactless Payment Device Issuer Requirements

Applies to Contactless Payment Devices issued or replaced on or after:	Region/Country	Required VCPS Version	Support for qVSDC Transaction Path	Support for MSD Transaction Path	Form Factor Indicator
1 January 2012	Canada Region	2.0 or later	Required	Optional	N/A
1 January 2012	US Region and US Territories	Any	Optional	Required	N/A
1 October 2015	Canada Region US Region and US Territories	2.1 or later	Required	Optional	Required
31 December 2015	Canada Region	2.1 or later	Required	For a Contactless Payment Device that is not a Card, not permitted for tokenized Transactions	Required

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4.1.7.5   Notification of Contactless Payment Device Risks and Restrictions

An Issuer that provides a Contactless Payment Device to a Cardholder must provide, before or at the time of issuance, written notification that informs the Cardholder of potential risks and restrictions associated with the Contactless Payment Device, including, but not limited to, the following:

- The inability to use the Contactless Payment Device at an Acceptance Device where Card insertion is required

- Any daily Transaction amount limit implemented by the Issuer in connection with the Contactless Payment Device, if applicable

- For a Contactless Payment Device in the form of an adhesive Interlink Micro Tag, the risk of impairing the functionality of a mobile phone or other device to which a Contactless Payment Device is attached

- For a Contactless Payment Device in the form of an adhesive Interlink Micro Tag, the risk of invalidating the manufacturer's warranty, if applicable, for a mobile phone or other device to which Contactless Payment capability is attached

ID# 0026159	Edition: Apr 2023 | Last Updated: Oct 2015

4.1.7.6   Contactless Payment Device Requirements

An Issuer that issues a Contactless Payment Device must ensure that the Contactless Payment Device complies with all of the following:

- Visa Contactless Payment Specifications[1]

- *Visa Product Brand Standards*

- Is issued as a companion to a full-size Card and offers the same benefits as the full-size Card

- Is linked to a valid, unexpired Interlink Card account, excluding prepaid devices (a Contactless-Only Payment Device may be assigned a different Payment Credential).

[1] This does not apply to Cards issued in Canada that use Interac for Domestic Transactions.

ID# 0002052	Edition: Apr 2023 | Last Updated: Apr 2023

4.1.7.7   Cardholder Verification Method list

A Chip Card Issuer must ensure that the Chip Card contains a Cardholder Verification Method List. For Chip Cards with the Interlink AID, the Cardholder Verification Method List must only include "Online PIN."

An Interlink-enabled Proprietary Card using the Visa US Common Debit Application Identifier must be personalized to require Online PIN for all of that Card's transactions.

ID# 0008186	Edition: Apr 2023 | Last Updated: Oct 2017

4.1.7.8   Integrated Circuit Card Verification Value (iCVV) Requirements

All EMV Chip Cards issued on or renewed on or after 1 January 2009 must use the Integrated Circuit Card Verification Value (iCVV) as part of the Magnetic-Stripe Image (track 2 equivalent data).

The Integrated Circuit Card Verification Value (iCVV) contained in the Magnetic-Stripe Image (track 2 equivalent data) on the Chip must differ from the Card Verification Value encoded on the Card's Magnetic Stripe.

ID# 0030438   Edition: Apr 2023 | Last Updated: Apr 2018

4.1.7.9   Chip Card Authentication

All Chip Card Issuers must perform, and be capable of acting on the results of, validation of EMV Online Card Authentication Cryptograms for all Chip-initiated Authorization messages processed through VisaNet. For non-tokenized Transactions, Online Card Authentication support may be provided by the Issuer directly, or through either:

- VisaNet

- Third party/VisaNet Processor

ID# 0007163   Edition: Apr 2023 | Last Updated: Apr 2023

4.1.7.10   Service Codes on Chip Cards

An Issuer must use a Service Code X on all EMV-Compliant and VIS-Compliant Chip Cards bearing the Interlink Marks.

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4.1.7.11   Effective Date and Expiration Date Consistency

The expiration date contained in a Chip must be the same as the expiration date encoded on the Magnetic Stripe and on the Card (if displayed). If applicable, the expiration date of proprietary services on the Card must not exceed the expiration date of the Interlink Payment Application.

The expiration date on an Interlink Card must be no later than the earlier of the following dates:

- The expiration date of the Issuer's Public Key, or any security feature containing an expiration date in a Chip, if one is present on the Card

- For Chip Card products approved by Interlink on or after 1 January 2016, the date the Chip product is scheduled for removal from the list of Visa-approved Chip products[1]

If an application effective date on a Chip Card is provided within the Chip, it must reflect the same month as the "VALID FROM" date displayed on the Card, if such a date appears on the Card.

[1] Visa reserves the right to remove a Chip product from the list earlier than the scheduled date if it discovers a significant security flaw with the associated Chip.

ID# 0003209	Edition: Apr 2023 | Last Updated: Oct 2019

4.1.7.12   Issuer Control of Post-Issuance Updates

Post-Issuance Updates to a Chip Card containing Interlink payment application must both:

- Be controlled exclusively by the Issuer
- Not adversely impact the Transaction completion time at an Acceptance Device

ID# 0004034	Edition: Apr 2023 | Last Updated: Oct 2014

4.1.7.13   Chip Card Payment Application Options

An Issuer must define the Payment Application options for its Chip Card.

ID# 0004024	Edition: Apr 2023 | Last Updated: Oct 2014

4.1.7.14   Dynamic Data Authentication (DDA) Issuer Requirement

All Chip Cards that do not have contactless functionality and that support offline Authorization must both:

- Support DDA[1] (support for combined DDA/application cryptogram generation remains optional)
- Not support static data authentication

[1] Online-only Chip Cards that do not have contactless functionality or any type of offline data authentication are still permitted.

ID# 0029158	Edition: Apr 2023 | Last Updated: Apr 2016

4.1.7.15   Application Identifier Priority and US Territories

When both the Interlink Application Identifier and the Visa US Common Debit Application Identifier are personalized on a VSDC applet, the Interlink Application Identifier must be the highest priority Application Identifier.

ID# 0027578	Edition: Apr 2023 | Last Updated: Apr 2021

4.1.7.16   Contact and Contactless Chip Application Transaction Counter (ATC)

An Issuer must not decline a Transaction solely on the basis that the Application Transaction Counter (ATC) is out of sequence.

An Issuer must validate the ATC on each of its Cards with Magnetic-Stripe Data contactless payment capability during the Authorization process for a Contactless Transaction.

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4.1.7.17   Visa-Owned Chip Technology Use

Visa-owned Chip technology must be used solely for the purpose of facilitating an Interlink Transaction, Visa transaction, Visa Electron transaction, or Plus transaction.[1] Any other use requires the prior written permission of Visa.

Visa-owned Chip technology includes, but is not limited to, all of the following:

- Visa Integrated Circuit Card Specification

- Visa Smart Debit/Credit (VSDC) applet

- Visa Contactless Payment Specification

- Visa Mobile Contactless Payment Specification

- Visa Cloud-Based Payments Contactless Specification

- Visa Mobile Payment Application

- Visa, Interlink, Visa Electron, and Plus Payment Application Identifiers

[1] In the US Region, US Territory: This does not apply to a transaction initiated using the Visa US Common Debit Application Identifier from a US Covered Visa Debit Card personalized in accordance with the US common debit personalization requirements or a transaction initiated as specified in the *Interlink Core Rules and Interlink Product and Service Rules*.

ID# 0027577	Edition: Apr 2023 | Last Updated: Apr 2017

4.1.7.18   EMV Liability Shift – Issuer Liability for Card-Present Counterfeit Chip Card Transactions

A Counterfeit Card Transaction completed in a Card-Present Environment is the liability of the Issuer if both:

- The Transaction takes place at an EMV-Compliant Chip-Reading Device.

- If the Transaction is Chip-initiated, it is correctly processed, and, if authorized Online, the Authorization Request includes Full-Chip Data.

ID# 0001820   Edition: Apr 2023 | Last Updated: Oct 2016

4.1.7.19   Liability for Chip Fallback Transactions

A Transaction accepted as a Fallback Transaction is the liability of the Issuer if all of the following apply:

- The Transaction is authorized by the Issuer or the Issuer's agent.

- Appropriate values identifying the Transaction as a Fallback Transaction are included within the related Authorization message.

- Correct acceptance procedures are followed.

ID# 0001835   Edition: Apr 2023 | Last Updated: Oct 2014

4.1.7.20   Issuer Liability for Chip Card Payment Application

A Chip Card Issuer is responsible and liable for the parameter values and processing options contained in a Chip used to conduct a Transaction.

ID# 0030431   Edition: Apr 2023 | Last Updated: Apr 2018

4.1.7.21   Chip Card Issuing Requirements

An Issuer of Chip Cards must comply with:

- *Visa Integrated Circuit Card Specification (VIS)*

- *Visa Contactless Payment Specification (VCPS)*

- The applicable *Visa Personalization Specification*

ID# 0030432   Edition: Apr 2023 | Last Updated: Apr 2018

4.1.7.22   Chip Card Issuer Terminal Risk Management

A Chip Card Issuer must not inhibit Terminal Risk Management (for example: by programming the Chip to bypass Terminal Risk Management).

ID# 0004026   Edition: Apr 2023 | Last Updated: Oct 2014

4.1.7.23   Contactless Card Customer Service Telephone Number – US Region and US Territories

In the US Region or a US Territory: A Contactless Card Issuer must print a toll-free customer service telephone number on the back of a Contactless Card, unless the Card is a Contactless-Only Payment Device.

ID# 0030433   Edition: Apr 2023 | Last Updated: Apr 2018

4.1.8   Token Transaction Processing

4.1.8.1   Rejection of Non-Visa Token Transaction

Effective 26 June 2023 Interlink will reject a Transaction initiated with a non-Visa Token if the Token provider is unable to, or does not, respond to Interlink's request for the Primary Account Number (PAN) associated with the Cardholder's non-Visa Payment Credential (Token).

ID# 0029817   Edition: Apr 2023 | Last Updated: Apr 2023

4.1.9   Pass-Through Digital Wallet Requirements

4.1.9.1   Pass-Through Digital Wallet Requirements

Effective 26 June 2023 The operator of a Pass-Through Digital Wallet must:

- At the time of loading the Cardholder information in the Pass-Through Digital Wallet, obtain written Cardholder consent to all of the following:
  - Use of the stored account information to initiate Transactions
  - The purpose for which the Cardholder's information will be used
  - The expiration date of the agreement, if applicable
- Not contract with a Digital Wallet Operator to provide payment services
- Display on the payment screen and all screens that show Account information both:
  - The last 4 digits of the Payment Credential
  - The Interlink Mark or the name "Interlink" in text immediately next to a Interlink payment option

ID# 0029534   Edition: Apr 2023 | Last Updated: Apr 2023

4.2   Interlink Card Issuance

4.2.1   Interlink Card – Issuer Requirements

4.2.1.1   Card Accessing Cardholder Funds on Deposit

An Issuer must not issue or reissue a Card that accesses Cardholder funds on deposit at an organization other than the Issuer organization ("decoupled debit").

ID# 0004573	Edition: Apr 2023 | Last Updated: Oct 2020

4.2.1.2   Interlink Point-of-Sale Balance Inquiry

An Issuer must not provide account balance information in response to a Point-of-Sale balance inquiry.

A balance inquiry must originate from an Unattended Cardholder-Activated Terminal and include the Cardholder PIN.

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4.2.2   Check Card Issuer Pre-Authorization Requirements

4.2.2.1   Issuer Liability for Pre-Authorization

An Issuer is liable to the Acquirer for each Pre-Authorization Transaction that the Issuer authorizes.

The Card Authorization System must authorize and settle for the final amount of the Transaction if all of the following apply:

- The Pre-Authorization Request was authorized

- The final Transaction amount is less than or equal to the Pre-Authorization Request amount

- **Effective through 25 June 2023** The Transaction is processed within X hours of the Pre-Authorization Request

- **Effective 26 June 2023** The Transaction is processed within either:

  – For a Card-Present Automated Fuel Dispenser Transaction, 2 hours of the Pre-Authorization Request for a Transaction conducted at the Point of Sale

  – For all other Transactions, the timeframe specified in *Section 5.7.2.4, Approval Response Validity Timeframes*, for Transactions in a Card-Absent Environment that qualify as Card-Absent Interlink Transactions

Effective through 25 June 2023 If any of the above conditions are not met, the Card Authorization System must authorize the Pre-Authorization Request only if sufficient funds are available in the Cardholder's Account.

Effective 26 June 2023 If any of the above conditions are not met, the Card Authorization System must authorize and settle for the final amount of the Transaction only if sufficient funds are available in the Cardholder's Account.

ID# 0030434   Edition: Apr 2023 | Last Updated: Apr 2023

4.2.2.2   Responsibility to Approve Pre-Authorization Requests

If the Card Authorization System is not available to receive a Pre-Authorization Request or a Pre-Authorization Completion message, the Interlink Switch will authorize the Transaction if any of the following:

- The final Transaction amount is less than or equal to the greater of the following:
  - The amount preauthorized
  - Stand-In Processing limits provided by the Issuer
- **Effective through 25 June 2023** The Pre-Authorization Completion message is received within X hours of initiating the Pre-Authorization Request
- **Effective 26 June 2023** For a Card-Present Environment Transaction, the Pre-Authorization Completion message is received within 2 hours of initiating the Pre-Authorization Request
- **Effective 26 June 2023** For a Card-Absent Environment Transaction, the Pre-Authorization Completion message pertains to a qualified Card-Absent Interlink Transaction

If the Interlink Switch is not available, the Merchant Interface System will authorize the Transaction if any of the following:

- The final Transaction amount is less than or equal to the amount preauthorized
- **Effective through 25 June 2023** The Pre-Authorization Completion message is received within X hours of initiating the Pre-Authorization Request
- **Effective 26 June 2023** For a Card-Present Environment Transaction, the Pre-Authorization Completion message is received within 2 hours of initiating the Pre-Authorization Request
- **Effective 26 June 2023** For a Card-Absent Environment Transaction, the Pre-Authorization Completion message pertains to a qualified Card-Absent Interlink Transaction

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4.2.2.3   Partial Pre-Authorization Response

An Issuer must support Partial Pre-Authorization Responses for Interlink Transactions and notify Interlink if the Issuer is unable to meet this requirement.

The Issuer must approve a Partial Pre-Authorization Request for an amount equal to the Cardholder's available Account balance or daily spending limit balance, whichever is less, if either:

- The amount of a Pre-Authorization Request exceeds the Cardholder's Account balance
- The amount of the Pre-Authorization Request would cause the Cardholder's daily spending limit to be exceeded.

For a Transaction that involves the purchase of goods or services and a cash back amount, the Partial Pre-Authorization Response must be applied only toward the purchase amount.

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4.3   Campus Cards – US Region

4.3.1   Campus Card – Issuer Requirements – US Region

4.3.1.1   Campus Card Issuance – US Region

In the US Region: An Issuer that participates in a Campus Card program must issue the Campus Card as either:

- A Debit Card linked to a deposit account
- A Prepaid Card

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4.3.1.2   Expiration Date on Campus Cards

The expiration date for a Campus Card must comply with the encoding requirements specified in the *Visa Product Brand Standards* if one of the following applies:

- The Interlink Mark appears on the card
- A deposit account with the Issuer is linked to the card

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4.3.1.3 Use of the Interlink Marks on Campus Cards

For a Campus Card that is linked to a deposit account with the Issuer, an Issuer must both:

- Display the Interlink Mark on the Campus Card at least as prominently as the Acceptance Mark of any other PIN-based Debit or ATM acceptance network.

- Print the statement "Purchase capability requires a linked deposit account,"[1] in at least a 4-point Helvetica type font, near the Interlink Mark

For a Campus Card that is not linked to a deposit account with the Issuer at the time of issuance, the Issuer must, both:

- Not display the Interlink Mark on the card

- Provide written disclosure to the cardholder at the time of issuance that the Campus Card cannot be used for purchases at Interlink Merchants until a linked deposit account is opened with the Issuer

[1] Print "ATM and Purchase capability require a linked deposit account," if both Interlink and Plus Marks appear on the Card.

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4.4 Prepaid

4.4.2 Prepaid – General Purpose/Load Requirements

4.4.2.1 Reloadable Prepaid Cards and Non-Reloadable Prepaid Cards

An Issuer may offer Reloadable Prepaid Cards or Non-Reloadable Prepaid Cards. The Issuer must comply with the requirements specified in all of the following:

- *Visa International Prepaid Program Guidelines*

- *Visa ReadyLink Service Description and Implementation Guidelines*

- *Visa Prepaid Program Branding Guide*

- *Visa International Prepaid Retail Channel Guidelines*

- *Visa Global Physical Security Validation Requirements for Data Preparation, Encryption Support and Fulfillment Card Vendors*

- Federal and applicable state anti-money laundering program requirements

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5 Acceptance

5.1 Responsibilities Related to Information and Notification

5.1.1 General Acceptance Requirements

5.1.1.1 Provision of Required Merchant Information

Effective 26 June 2023 An Acquirer or its Agent must provide to Interlink information for each Merchant, Marketplace, Sponsored Merchant, or retailer signed by a Digital Wallet Operator, or retailer signed by a Marketplace.[1]

A separate submission to Interlink is not required if the information has been previously submitted to Visa.

The information must be accurate, updated whenever the information changes, and in the format specified by Interlink, as follows:

- T/A (trading as) or DBA (doing business as) name

- Full legal name (if different from DBA name). For a sole proprietor, the information must include the sole proprietor's full first and last name, including the middle initial.

- Merchant Outlet address (including street address, city, state/province, and postal code [or country equivalent])

- Telephone number[2]

- Acquirer-assigned Merchant ID

- Card acceptor identification

- US Federal Taxpayer Identification Number, and identification of the number as either a US Federal Employer Identification Number (FEIN) or Social Security Number (SSN)

- Payment Facilitator name (for Sponsored Merchants only)

- Payment Facilitator identifier assigned by Visa/Interlink and Sponsored Merchant identifier assigned by the Payment Facilitator, as applicable

- Merchant's incorporation status (for example: corporation, partnership, sole proprietor, non-profit)

- Merchant's primary and any secondary MCCs

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[1] An entity that operates only in the Card-Absent Environment (for example: Marketplace, Digital Wallet Operator) is subject to this requirement if the entity processes qualified Card-Absent Interlink Transactions.

[2] This information is optional.

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5.1.1.2   Request for Transaction Record for Error Resolution

An Acquirer must cooperate fully with Interlink and all Interlink Members in the resolution of Cardholder disputes and errors.

If requested by Interlink or an Interlink Member to provide information about a Transaction Record, the Acquirer must send the requested information to the requestor within 10 calendar days of receipt of the request.

ID# 0030441   Edition: Apr 2023 | Last Updated: Apr 2018

5.1.1.3   Transaction with an Unrecognized Service Code

An Acquirer must not prevent its Merchant from accepting a Card encoded with an unrecognized Service Code.

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5.1.1.4   Restriction on Use of Automated Clearing House Service

An Acquirer must not route Transactions to the Issuer through a processing arrangement with the Automated Clearing House.

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5.1.1.5   Permitted Merchant Surcharging

A Merchant and all its Merchant Outlets operating under the Merchant's Trade Name that are located in the original five-state Interlink Network areas of Arizona, California, Nevada, Oregon and Washington may surcharge if either:

- The Merchant was an Interlink Network participant as of 23 September 1993 and was levying a surcharge as of that date
- The Merchant became an Interlink Network participant after 23 September 1993 and both:
  – A Merchant Agreement that permits surcharging was executed by 31 October 1993
  – The Merchant was operational and levied a surcharge by 1 March 1994

ID# 0030444   Edition: Apr 2023 | Last Updated: Apr 2018

5.2 Acquirer Responsibilities Related to Merchants

5.2.1 Merchant Agreements and Merchant Relationships

5.2.1.1 Prohibition on Merchant Participation

Interlink may impose conditions upon a Merchant through the Acquirer or permanently prohibit a Merchant's participation in the Interlink Program for good cause if the Merchant fails to take corrective action with respect to activity such as:

- Fraudulent activity

- Presenting a Transaction that was not the result of an act between the Cardholder and the Merchant

- Repeated violation of the Interlink Rules

- Any other activities that may result in undue economic hardship or damage to the goodwill of the Interlink program

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5.2.1.2 Use of Interlink Routing File for Card-Absent Interlink Transactions

Effective 26 June 2023 An Acquirer that supports Card-Absent Interlink Transaction processing must subscribe to and use, and require that its Merchant's Merchant Processors subscribe to and use, either the Interlink and Visa Routing File or the PIN at Point of Sale Routing File, and process updates to it within 6 days of receipt.

ID# 0030977	Edition: Apr 2023 | Last Updated: New

5.2.1.3 Merchant Agreement-Related Acquirer Responsibilities

Unless specified otherwise in the Interlink Rules, the form, content and appearance of a Merchant Agreement is at the discretion of the Acquirer.

The Acquirer must comply with all of the following:

- Ensure that provisions included in its Merchant Agreement are consistent with the Interlink Rules

- Update the Merchant Agreement in response to amendments to Interlink Rules

- Retain the Merchant Agreement at its place of business

- Ensure that the Merchant Agreement provides for immediate termination of the Merchant for any significant circumstances that create harm or loss of goodwill to the Interlink Network

ID# 0028044   Edition: Apr 2023 | Last Updated: Apr 2023

5.2.1.4   Merchant Category Code (MCC) Assignment

An Acquirer must assign to a Merchant Outlet the MCC that most accurately describes its business.

An Acquirer must assign 2 or more MCCs to a Merchant Outlet if either:

- The Merchant Outlet has deployed an Automated Fuel Dispenser and sells fuel or other goods or services in a Face-to-Face Environment.
- Separate lines of business are located at the same Merchant Outlet and one or more of the following applies:
  – A separate Merchant Agreement exists for each line of business.
  – Multiple Merchant Outlets on the same premises display different Merchant names.
  – **Effective 26 June 2023** One of the lines of business is designated by Visa/Interlink to be a High-Integrity Risk Merchant.
  – **Effective 26 June 2023** An Electronic Commerce Merchant Outlet[1] contains a link to a separate electronic commerce website, and each website qualifies for a different MCC

[1] An Interlink Transaction processed by an Electronic Commerce Merchant must qualify as a Card-Absent Interlink Transaction.

ID# 0003133   Edition: Apr 2023 | Last Updated: Apr 2023

5.2.1.5   Retention of Merchant Investigation Results

An Acquirer investigating a Merchant must retain all applicable documentation for a minimum of 2 years following the termination of the Merchant Agreement.

ID# 0030446   Edition: Apr 2023 | Last Updated: Apr 2018

5.2.1.6   Sponsored Merchant Notification

An Acquirer that sponsors 50 or more Merchants must notify Interlink of each Merchant it sponsors and provide information about the Merchant at least 3 business days before initiating the first Transaction.

Interlink may use and disclose Merchant name and location information on the Internet for public use.

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5.2.1.7 Requirements for Acquirers Soliciting Electronic Commerce Merchant Applications

Effective 26 June 2023 An Acquirer soliciting Electronic Commerce Merchant applications to process a Card-Absent Interlink Transaction must list Merchant Outlet location requirements on its website and/or application.

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5.2.1.8 Due Diligence Review of Prospective Merchant or Sponsored Merchant

Effective 26 June 2023 Before contracting with a prospective Merchant or Sponsored Merchant, an Acquirer or a Payment Facilitator must conduct an adequate due diligence review, including a site visit to the business premises (if applicable) or suitable alternative, to ensure compliance with the Acquirer's obligation to submit only legal Transactions to VisaNet.

Additional due diligence to enable processing of Card-Absent Interlink Transactions is not required if the Acquirer or Payment Facilitator has conducted one to comply with Visa requirements.

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5.2.1.9 Merchant Name Assignment

Effective 26 June 2023 The name used to identify a Merchant must be all of the following:

- The name it primarily uses to identify itself to its customers

- That is displayed at each Merchant Outlet

- For an Electronic Commerce Merchant,[1] the name displayed on the Merchant's website and/or application. For Electronic Commerce Transactions, the website address may be used, unless the website address is not directly related to the Merchant name.

- Used consistently, including spelling, in every place that it is used, including, but not limited to, the following:

  - Transaction Receipt provided to the Cardholder

  - Pre-Authorization Request, Pre-Authorization Completion, Authorization Request, or Completion Message

  - Dispute, Dispute Response, and Acquirer-initiated pre-Arbitration records

The Acquirer must correct non-compliant Merchant names or those causing Cardholder confusion.

[1] A Transaction processed by an Electronic Commerce Merchant must qualify as a Card-Absent-Interlink Transaction.

ID# 0027816   Edition: Apr 2023 | Last Updated: Apr 2023

5.3 Payment Facilitators, Digital Wallet Operators, and Marketplaces

5.3.1 Payment Facilitator and Digital Wallet Operator Agreements

5.3.1.1 Required Content of Payment Facilitator Agreement or Digital Wallet Agreement

Effective 26 June 2023 The Acquirer must include all of the following in a Payment Facilitator Agreement or a Digital Wallet Operator (DWO) agreement:[1]

- A requirement that the Payment Facilitator and its Sponsored Merchants, or the DWO comply with the Interlink Rules

- A requirement that the Payment Facilitator enter into a contract with each Sponsored Merchant

- The Acquirer's right to immediately terminate a Sponsored Merchant, the Payment Facilitator, a DWO, or a retailer signed by a DWO for good cause or fraudulent or other activity or upon Interlink request

- Statements specifying that the Payment Facilitator or the DWO:

  – Is liable for all acts, omissions, Cardholder disputes, and other Cardholder customer service-related issues caused by the Payment Facilitator's Sponsored Merchants, or the retailer signed by a DWO

  – Is responsible and financially liable for each Transaction processed on behalf of the Sponsored Merchant, or for any disputed Transaction or credit

  – Must not transfer or attempt to transfer its financial liability by asking or requiring Cardholders to waive their dispute rights

  – Must not permit a Sponsored Merchant to transfer or attempt to transfer its financial liability by asking or requiring Cardholders to waive their dispute rights

  – Must not deposit Transactions on behalf of another Payment Facilitator

  – Must not contract with a Sponsored Merchant, or a retailer in the case of a DWO, whose contract to accept Transactions was terminated at the direction of Interlink or a government agency

  – Must provide the names of principals and their country of domicile for each of its Sponsored Merchants, or retailers signed by an DWO, and Transaction reports to its Acquirer and to Interlink upon request

– Must ensure that its Sponsored Merchants comply with the *Payment Card Industry Data Security Standard (PCI DSS)* and the *Payment Application Data Security Standard (PA-DSS)*

[1] Electronic Commerce Transactions processed on the Interlink Network must qualify as Card-Absent Interlink Transactions.

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5.3.1.2   Acquirer Liability for Payment Facilitators and Sponsored Merchants

Effective 26 June 2023 A Sponsored Merchant will be treated as a Merchant of its Payment Facilitator's Acquirer.

An Acquirer that contracts with a Payment Facilitator is liable for all acts, omissions, and other adverse conditions caused by the Payment Facilitator and its Sponsored Merchants, including, but not limited to:

• Related legal costs

• Settlement to the Payment Facilitator or Sponsored Merchant

• Fulfillment of Settlement obligations for funds disbursement/money transfer/P2P programs

The acts and omissions caused by a Sponsored Merchant will be treated as those of the Payment Facilitator and those caused by a Payment Facilitator or a Sponsored Merchant as those of the Acquirer.

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5.3.1.3   Acquirer Requirements for Contracting with Payment Facilitators

Effective 26 June 2023 If an Acquirer contracts with a Payment Facilitator, it must comply with all of the following:

• Be in good standing in all Interlink risk management programs

• Be financially sound (as determined by Visa/Interlink)

• Ensure that its registration of its Payment Facilitator, including the attestation of due diligence review, is confirmed by Interlink before submitting Transactions on behalf of the Payment Facilitator or its Sponsored Merchant. If the Payment Facilitator is considered to be high-integrity risk, it must be registered as a High-Risk Internet Payment Facilitator even if that Payment Facilitator has previously been registered with Visa/Interlink.

• All of the following:

– Obtain from Visa/Interlink a unique Payment Facilitator identifier that must be assigned by the Acquirer to each Payment Facilitator to use in Transaction processing

- – Ensure the Payment Facilitator determines and assigns a unique identifier to each Sponsored Merchant

- – Ensure that every Transaction contains the Payment Facilitator identifier and the Sponsored Merchant identifier in the Pre-Authorization Request or Authorization Request and the Completion Message

- If the Acquirer settles the proceeds of Transactions submitted by the Payment Facilitator on behalf of its Sponsored Merchants, pay the proceeds into a bank account that is in the jurisdiction of the Acquirer

- Not allow its Payment Facilitator to provide payment services to outbound telemarketers

- Upon Interlink request, submit to Interlink activity reporting on its Payment Facilitator's Sponsored Merchants that includes all of the following for each Sponsored Merchant:

  - – Sponsored Merchant name as it appears in the Merchant name field

  - – Sponsored Merchant DBA name

  - – Payment Facilitator name

  - – Monthly Transaction count and amount

  - – Monthly Dispute count and amount

- Ensure that its Sponsored Merchants and the Sponsored Merchants of its Payment Facilitators follow all Merchant-related rules

- Ensure that its Payment Facilitators provide customer service directly or through its Sponsored Merchants

- Ensure that its Payment Facilitators have access to the results of any positive matches on the Visa Merchant Screening Service (VMSS)

- In addition, all of the following:

  - – Include in its contract with the Payment Facilitator a clear statement of both the jurisdiction within which the Payment Facilitator may contract with Sponsored Merchants and the category (or categories) of Sponsored Merchants with which it may contract

  - – When a Cardholder can access a Payment Facilitator's website and/or application directly, ensure that its Payment Facilitator both:[1]

    - ▪ Provides customer service and after-sales support, either directly or via its Sponsored Merchants, in all languages in which services are offered

    - ▪ Clearly display customer service contact information or trading office contact information on its website and/or application

  - – Ensure that its Payment Facilitator reports Sponsored Merchant and Transaction Information to the Acquirer and, upon request, to Interlink

– Ensure that its Payment Facilitator uses the appropriate MCC for each Sponsored Merchant and other required indicators to identify Merchant or Transaction type

[1] An Electronic Commerce Transaction processed by a Payment Facilitator must be a qualified Card-Absent Interlink Transaction.

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5.3.1.4 Acquirer, Payment Facilitator, and Sponsored Merchant Agreement Terms

Effective 26 June 2023 An Acquirer that contracts with a Payment Facilitator[1] must enter into a direct Merchant Agreement with a Sponsored Merchant that exceeds USD 1 million in annual Transaction volume, as follows:

• For a Sponsored Merchant new to the Payment Facilitator, before processing any Transactions

• For a Sponsored Merchant with an existing Merchant Agreement with the Payment Facilitator, the earlier of either:

– The renewal of the Merchant Agreement with the Payment Facilitator

– 2 years after the Sponsored Merchant's annual Transaction volume exceeds USD 1 million

The Payment Facilitator may continue to provide payment services (including settlement) to the Merchant.

An Acquirer is not required to enter into a direct Merchant Agreement if either:

• All of the following:[2,3]

– The Payment Facilitator has held the relationship with the Sponsored Merchant for at least 2 years with the same Acquirer.

– The Payment Facilitator provides regular reporting to the Acquirer that includes, at a minimum, Sponsored Merchant Transaction volume, Disputes, and Fraud Activity.

– The Acquirer continues to oversee the Payment Facilitator and the Sponsored Merchant's relationship.

• The Sponsored Merchant is classified with one of the following MCCs:[2]

– 4900 (Utilities – Electric, Gas, Water, and Sanitary)

– 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)

– 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency [for example: Cryptocurrency], Money Orders [Not Money Transfer], Account Funding [not Stored Value Load], Travelers Cheques, and Debt Repayment)

– 6513 (Real Estate Agents and Managers – Rentals)

- 8011 (Doctors and Physicians [Not Elsewhere Classified])

- 8050 (Nursing and Personal Care Facilities)

- 8062 (Hospitals)

- 8099 (Medical Services and Health Practitioners [Not Elsewhere Classified])

- 8211 (Elementary and Secondary Schools)

- 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)

- 8241 (Correspondence Schools)

- 8244 (Business and Secretarial Schools)

- 8249 (Trade and Vocational Schools)

- 8299 (Schools and Educational Services [Not Elsewhere Classified])

- 9311 (Tax Payments)

- 9211 (Court Costs, Including Alimony and Child Support)

- 9222 (Fines)

- 9223 (Bail and Bond Payments)

Interlink reserves the right to amend these terms, including, but not limited to, the Payment Facilitator and Acquirer contract limit.

[1] An Electronic Commerce Transaction processed by a Payment Facilitator must be a qualified Card-Absent Interlink Transaction.

[2] The Acquirer, Payment Facilitator, and Sponsored Merchant must not be identified in any Visa/Interlink risk programs (for example: Visa Integrity Risk Program) or have had excessive risk program violations in the 3 years before entering into a Merchant Agreement or Payment Facilitator Agreement.

[3] The Acquirer may implement a direct or tri-party agreement, except if the Sponsored Merchant is a High-Integrity Risk Merchant, T&E Merchant, or Merchant that conducts Advance Payments.

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5.3.1.5   Additional Sponsored Merchant Requirements for Payment Facilitators

Effective 26 June 2023 A Payment Facilitator may contract with a Business Payment Solution provider, Consumer Bill Payment Service provider, Digital Wallet Operator that operates a Stored Value Digital Wallet, or Marketplace to process a qualified Card-Absent Interlink Transactions only if all of the following:[1]

- The Acquirer is a party to the Merchant Agreement between the Business Payment Solution provider, Consumer Bill Payment Service provider, Digital Wallet Operator, or Marketplace.

- The Acquirer, Consumer Bill Payment Service provider, Digital Wallet Operator, or Marketplace are all located either in the US Region or the same US Territory.

- For Marketplaces, both:

    – The Marketplace identifier is populated as the Sponsored Merchant identifier in addition to the Payment Facilitator identifier.

    – At least 75% of the Marketplace's sellers are located in the same country as the Marketplace.

- For Digital Wallet Operators that operate Stored Value Wallets, High-Integrity Risk Transactions and person-to-person (P2P)/money transfer programs are not permitted.

A Payment Facilitator must not contract with another Payment Facilitator or a Digital Wallet Operator that operates a Staged Digital Wallet.

If a Payment Facilitator contracts with a Business Payment Solution provider, Consumer Bill Payment Service provider, Digital Wallet Operator that operates a Stored Value Digital Wallet, or Marketplace, each Business Payment Solution provider, Consumer Bill Payment Service provider, Digital Wallet Operator, or Marketplace is considered a Sponsored Merchant of the Payment Facilitator.

[1] The Acquirer, Payment Facilitator, Consumer Bill Payment Service provider, Digital Wallet Operator, or Marketplace must not be identified in any Visa/Interlink risk programs (for example: Visa Integrity Risk Program) or have had excessive risk program violations in the 3 years before entering into a Merchant Agreement or Payment Facilitator Agreement.

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5.3.2   Payment Facilitator, Digital Wallet Operator, and Marketplace Responsibilities and Requirements

5.3.2.1   Assignment of Digital Wallet Operator or Marketplace Location

Effective 26 June 2023 The correct location assigned by an Acquirer of its Payment Facilitator, Digital Wallet Operator (DWO), or Marketplace must be the country in which the entity maintains as its Principal Place of Business.

For an entity that processes Transactions on the Interlink Network, the Principal Place of Business must be the US Region or US Territory.

A Card-Absent Environment Transaction processed by a Payment Facilitator, DWO or a Marketplace must qualify as a Card-Absent Interlink Transaction.

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5.3.2.2 Qualification as a Marketplace, Merchant, Payment Facilitator, or Digital Wallet Operator

Effective 26 June 2023 An entity that deposits a Transaction, receives settlement from, or contracts with an Acquirer is classified as a Merchant if all of the following apply:

- The entity represents itself as selling the goods or services to the Cardholder.
- The entity uses its name primarily to identify its Merchant Outlet to the Cardholder.
- The entity provides recourse to the Cardholder in the event of a dispute.

Otherwise, the entity is classified as one of the following:

- A Digital Wallet Operator (DWO)[1]
- A Marketplace[1]
- A Payment Facilitator[1]

Interlink reserves the right to determine whether an entity is a Payment Facilitator, a Marketplace,[1] a Merchant, or a DWO[1] and may use additional criteria including, but not limited to, the entity's name that appears on the Transaction Receipt and the entity that:

- Owns or takes possession of the goods or services
- Books the sale as revenue
- Provides customer service and handles returns

A retailer must not transfer the title or ownership from the retailer to another entity momentarily before the goods/services are sold to the Cardholder (a "flash title transfer"). A recipient of a flash title transfer is not classified as a Merchant.

In a Franchise arrangement, the franchisee is considered to be part of the overall Franchise-Merchant relationship and not a different Merchant.

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[1]   A Card-Absent Environment Transaction deposited by a Payment Facilitator, Digital Wallet Operator (DWO) or a Marketplace must be a qualified Card-Absent Interlink Transaction.

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5.3.3 Digital Wallet Operators

5.3.3.1 Staged Digital Wallet – Acquirer Requirements

Effective 26 June 2023 An Acquirer's contract with a Digital Wallet Operator (DWO) that operates a Staged Digital Wallet must be limited to the processing of Card-Absent Interlink Transactions.

An Acquirer must comply with all of the following:

- Be in good standing in all Visa/Interlink risk management programs

- Register the DWO as a Third Party Agent with Visa/Interlink

- Obtain a Merchant Verification Value (MVV) for each DWO

- Pay the proceeds of Transactions conducted via the DWO into a bank account in the DWO location

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5.3.3.2 Digital Wallet Operator Requirements

Effective 26 June 2023 A Digital Wallet Operator (DWO) that processes qualified Card-Absent Interlink Transactions is subject to the requirements specified in this section.

A Digital Wallet Operator (DWO) must comply with all of the following:

- Not contract with a Payment Facilitator or another DWO to process Transactions

- Display on the payment screen and all screens that show account information both:
  - The last 4 digits of the Payment Credential
  - The Interlink Brand Mark or the name "Interlink" in text immediately next to a Visa payment option

- If the wallet can be used at a retailer that Visa classifies as a High-Integrity Risk Merchant, both of the following before submitting Transactions:
  - Be registered with Visa/Interlink as a High-Integrity Risk Merchant
  - Ensure that applicable retailers that receive payment from the DWO are registered as High-Integrity Risk Merchants

- In addition, for a Staged Digital Wallet, all of the following:
  - The DWO and the retailer must be located in the US Region or the same US Territory
  - Have an acceptance contract with each retailer and conduct appropriate due diligence
  - Enable Transactions only through its own proprietary acceptance mark or a mark that is not that of a non-Interlink general purpose payment network
  - Not assign to a Cardholder a Payment Credential or a credential of a non-Interlink general purpose payment network to conduct Back-to-Back Funding

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5.3.3.3   Merchant Wallet Transaction Processing Requirements

A Digital Wallet Operator that operates a Merchant Wallet must process Transactions as follows:

- Where the Merchant Wallet is used at a Merchant Corporation that consists of a single Merchant brand assigned a single Merchant Category Code, process all Transactions as a purchase.

- Where the Merchant Wallet is used at a Merchant Corporation that consists of multiple Merchant brands, with each brand assigned the same Merchant Category Code, both of the following:

  – If the Merchant Wallet can only be funded before the Cardholder makes a purchase, process all subsequent Transactions as purchases

  – If the wallet supports Back-to-Back Funding, comply will all requirements applicable to Staged Digital Wallets, as specified in *Section 5.3.3, Digital Wallet Operators*

- Where the Merchant Wallet is used at a Merchant Corporation that consists of multiple Merchant brands, and various MCCs are assigned, as applicable, to the respective Merchant brands, both of the following:

  – If the wallet can only be funded before the Cardholder makes a purchase, comply with all requirements applicable to Stored Value Digital Wallets as specified in *Section 5.3.3, Digital Wallet Operators*

  – If the wallet supports Back-to-Back Funding, comply with all requirements applicable to Staged Digital Wallets as specified in *Section 5.3.3, Digital Wallet Operators*

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5.3.4   Acquirer Responsibility for Marketplaces

5.3.4.1   Marketplace Qualification Requirements

Effective 26 June 2023 A Marketplace may process an Interlink Transaction only if the Transaction qualifies as a Card-Absent Interlink Transaction.

An entity qualifies as a Marketplace if it meets all of the following requirements:

- Brings together Cardholders and retailers on an electronic commerce website or mobile application

- Its name or brand is:

  – Displayed prominently on the website or mobile application

  – Displayed more prominently than the name and brands of retailers using the Marketplace

  – Part of the mobile application name or URL

- Handles payments for sales and refunds on behalf of the retailers that sell goods and services through the Marketplace, and receive settlement for Transactions on their behalf

- Is financially liable for Disputes and resolves disputes between Cardholders and retailers by providing either:

  – A decision that binds both Cardholder and retailer

  – A money-back guarantee funded by the Marketplace

- Ensures that no retailer that is located outside the Marketplace's jurisdiction exceeds both:

  – USD 10 million in annual Visa/Interlink volume through the Marketplace

  – 10% of the Marketplace's annual Visa/Interlink volume

The following Merchant types are not eligible to be Marketplaces or retailers using a Marketplace:

- Franchisees

- Travel agents

- High-Integrity Risk Merchants

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5.3.4.2   Required Additional Content of Marketplace Agreement

Effective 26 June 2023 In addition to the required content of a Merchant Agreement, an Acquirer must include all of the following in a Marketplace[1] agreement:

- A requirement that the Marketplace and its retailers comply with the Interlink Rules

- A requirement that the Marketplace enter into a contract with each retailer before it deposits Transactions on the retailer's behalf

- The Acquirer's right to prohibit individual retailers from participating in the Interlink Network and to immediately stop depositing Transactions for any individual retailer for good cause or upon Interlink request

- Statements specifying that the Marketplace in the US or US Territory:

  – Is permitted to process Transactions for retailers outside the US Region or US Territory, and must ensure that the Transactions are legal in the US Region/US Territory and in the country of the retailer

  – Is liable for all acts, omissions, Cardholder disputes, and other Cardholder customer service-related issues caused by the Marketplace's retailers

  – Is responsible and financially liable for each Transaction processed on behalf of a retailer

- Must not transfer or attempt to transfer, or permit the retailer to transfer or attempt to transfer, its financial liability by asking or requiring Cardholders to waive their dispute rights

- Must deposit Transactions only on behalf of retailers of goods and services that use the Marketplace's website or application

- Must not knowingly contract with a retailer whose contract to accept Transactions was terminated at the direction of Visa/Interlink or a government agency

[1] An Acquirer's agreement with a Marketplace for the purpose of processing Interlink Transactions applies only to qualifying Card-Absent Interlink Transactions.

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5.3.4.3 Acquirer Liability for Marketplaces

Effective 26 June 2023 An Acquirer that contracts with a Marketplace[1] is liable for all acts, omissions, and other adverse conditions caused by the Marketplace and its retailers, including, but not limited to:

- Related legal costs

- Settlement to the Marketplace or retailer

The acts and omissions of a retailer will be treated as those of the Marketplace, and the Acquirer is fully liable for any losses to Interlink, its Members, or other stakeholders caused by a Marketplace or its retailers.

[1] For the purpose of processing Interlink Transactions, an Acquirer's contract with a Marketplace is limited to qualified Card-Absent Interlink Transactions.

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5.3.4.4 Marketplace Acquirer Requirements

Effective 26 June 2023 An Acquirer that contracts with a Marketplace[1] must comply with all of the following:

- Be in good standing in all Visa/Interlink risk management programs

- Register the Marketplace as a Third Party Agent with Visa/Interlink

- Ensure that adequate due diligence is applied to retailers using a Marketplace and that risk management controls are in place to do all of the following:

  - Prevent Transactions that might be illegal in the US Region and US Territories or in the location of the retailer[2]

- Prevent the sale of counterfeit products or goods that infringe intellectual property

- Provide a process to investigate and remediate rights-holder complaints

- Ensure that the Marketplace and its retailers are not engaged in any activity that could cause harm to the Interlink brand

- Ensure compliance with all laws, regulations, requirements, and Interlink Rules relating to anti-money laundering and anti-terrorist funding

• Ensure that the Marketplace complies with all Interlink Rules relating to Merchants unless otherwise stated or unless the rule is inconsistent with a rule specific to Marketplaces

• Obtain from Visa/Interlink a unique Marketplace identifier and include the Marketplace identifier in all Transaction messages

[1] For the purpose of processing Interlink Transactions, an Acquirer's contract with a Marketplace is limited to qualified Card-Absent Interlink Transactions.

[2] To determine the location of a retailer, an Acquirer and a Marketplace must use the retailer's Principal Place of Business or an additional Merchant Outlet location, if applicable, as specified in *Section 1.5.1.2, Assignment of Merchant Outlet Location*.

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5.3.4.5 Reporting Requirements for Acquirers of Marketplaces

Effective 26 June 2023 An Acquirer must include a foreign retail indicator to identify Domestic Transactions involving a Marketplace[1] retailer located outside the US Region or US Territory.[2]

[1] An Interlink Transaction processed by a Marketplace must be a qualified Card-Absent Interlink Transaction.

[2] To determine the location of a retailer, an Acquirer and a Marketplace must use the retailer's Principal Place of Business or an additional Merchant Outlet location, if applicable, as specified in *Section 1.5.1.2, Assignment of Merchant Outlet Location*.

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5.4 Merchant and Cardholder Interaction

5.4.1 Conditions of Card Acceptance

5.4.1.1 Minimum and Maximum Transaction Amount Prohibitions

A Merchant must not establish a minimum or maximum Transaction amount as a condition for honoring a Card, but may establish a minimum or maximum Cash-Back amount if it supports Cash-Back Transactions.

5.4.2   Cardholder Validation with PIN

5.4.2.1   Cardholder PIN Requirement

Effective through 25 June 2023 A Merchant must require a Cardholder to enter a PIN to verify the Cardholder's identity.

Effective 26 June 2023 A Merchant must require a Cardholder to enter a PIN to verify the Cardholder's identity for Transactions conducted at the Point of Sale (POS).[1]

The Merchant must not require Cardholder signature or other means of verifying Cardholder identity, or ask the Cardholder to reveal the PIN.

[1] This requirement does not apply to a qualified Card-Absent Interlink Transaction.

5.4.2.2   Disclosure to Cardholders of Return, Refund, and Cancellation Policies

Effective 26 June 2023 If a Merchant restricts the return of goods or cancellation of services, it must clearly disclose to a Cardholder its return, refund, and cancellation policies, as follows:

- For Card-Present Environment Transactions, at the Point-of-Sale before the Cardholder completes the Transaction or on the front of the Transaction Receipt. If the disclosure is on the Transaction Receipt or in a separate contract, it must be accompanied by a space for the Cardholder to indicate acceptance of the Merchant's policy.

- For Transactions at an Electronic Commerce Merchant,[1] during the sequence of pages before final checkout, and include a "click to accept" button, checkbox, or other acknowledgement. The disclosure may be a link to a separate page if that link forms part of the "click to accept" acknowledgement and refers to the return, refund, or cancellation policy.

- For Card-Absent Environment Transactions[1] that are not Electronic Commerce Transactions, through mail, email, or text message

- In addition, for a Guaranteed Reservation,[1] the Merchant must:

  - Disclose the date and time the stay or rental will begin and the location where the accommodation, merchandise, or services will be provided

  - Agree to hold the reservation unless it is cancelled according to the agreed policy. That policy must include, but is not limited to the following:

- ▪ Date and time by which the Cardholder must cancel the reservation to avoid a penalty

    - ▪ Amount the Cardholder must pay if the reservation is not properly cancelled by the deadline and the Cardholder does not claim the accommodations, merchandise, or services within 24 hours of the agreed time

  – If unable to honor the reservation, provide the agreed accommodations, merchandise, or services, or comparable accommodations, merchandise, or services, at no additional cost to the Cardholder or as agreed by the Cardholder

A Merchant must not require a Cardholder to waive the right to dispute a Transaction with the Issuer.

[1] Interlink Card-Absent Environment Transactions, including Transactions at an Electronic Commerce Merchant, must be qualified Card-Absent Interlink Transactions.

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5.4.3   Merchant Use of Cardholder Account Information

5.4.3.1   Merchant Use of Payment Credential, Cardholder Signature, Card Verification Value 2 (CVV2), or Stored Credential

Effective 26 June 2023 A Merchant must comply with all of the following:[1]

- Not request or use a Payment Credential for any purpose that is not related to payment for goods and services

- Use a Stored Credential only as agreed with the Cardholder

- Not require a Cardholder to complete a postcard, or similar device, that will cause the Card account data or the Cardholder's signature to be in plain view when mailed

- Not request a Card Verification Value 2 (CVV2) from the Cardholder on any written form

- Not request a Card Verification Value 2 (CVV2) from the Cardholder for a Card-Present Environment Transaction

- Display the last 4 digits of the Payment Credential on the payment screen and all screens that show account information

[1] Interlink Transactions completed in a Card-Absent Environment must qualify as Card-Absent Interlink Transactions.

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5.5   Convenience Fees, and Service Fees

5.5.1   Convenience Fees – Allowances, Requirements, Restrictions, Amounts, and Disclosures

5.5.1.1   Convenience Fees

Effective 26 June 2023 Only a Merchant that has enabled Interlink processing for Card-Absent Interlink Transactions may assess a Convenience Fee for such Transactions.

The Merchant must ensure that the fee is assessed as follows:

- Charged for a bona fide convenience in the form of an alternative payment channel outside the Merchant's customary payment channels and not charged solely for the acceptance of a card
- Not charged if the Merchant operates exclusively in a Card-Absent Environment
- Charged only by the Merchant that provides goods or services to the Cardholder
- Applicable to all forms of payment accepted in the payment channel
- Disclosed clearly to the Cardholder:
  – As a charge for the alternative payment channel convenience
  – Before the completion of the Transaction. The Cardholder must be given the opportunity to cancel
- A flat or fixed amount, regardless of the value of the payment due
- Included as part of the total amount of the Transaction and not collected separately
- Not charged on a Recurring Transaction or an Installment Transaction

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5.5.2   Service Fees – Allowances, Requirements, Restrictions, Amounts, and Disclosures

5.5.2.1   Service Fee Assessment Requirements

Effective 26 June 2023 A Merchant, Acquirer, or third-party assessing a Service Fee must comply with all of the following unless:

- Be correctly assigned one of the following Merchant Category Codes (MCCs):
  - 8211 (Elementary and Secondary Schools)
  - 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
  - 8244 (Business and Secretarial Schools)
  - 8249 (Vocational and Trade Schools)
  - 9211 (Court Costs, Including Alimony and Child Support)
  - 9222 (Fines)
  - 9311 (Tax Payments)
  - 9399 (Government Services [Not Elsewhere Classified])

- Accept Interlink as a means of payment in all channels where payments are accepted. For a Transaction in a Card-Absent interlink Environment, the Transaction must qualify as a Card-Absent Interlink Transaction

- Be authorized to process tax payment Transactions if the Service Fee is charged by a government taxing authority or its third party

- Disclose the fee clearly to the Cardholder as a Service Fee, or local language equivalent, before the Transaction is completed and provide the ability for the Cardholder to cancel the Transaction without incurring a fee or penalty

- Not represent the Service Fee as a fee charged by Interlink

- Ensure that the Service Fee amount is:
  - A reasonable reflection of the costs associated with completing the Transaction (such as the Merchant Discount Rate, Merchant service fee, or any other costs paid to third parties for services directly related to accepting a Card) and, where possible, capped
  - A flat, fixed, banded, or ad valorem amount, regardless of the value of the payment due, as required by applicable laws or regulations
  - Assessed only on the final Transaction amount, after all discounts and rebates have been applied during the Transaction
  - Not charged in addition to a surcharge or Convenience Fee

In addition, a government agency or education Merchant, or its third party, may assess a Service Fee if the entity is both:

- Registered with Visa/Interlink

- Assigned a unique Merchant Verification Value

The Service Fee amount:

- If assessed by a Merchant, may be processed as a separate Transaction

- If assessed by a third party for a qualified Card-Absent Interlink Transaction, must be processed as a separate Transaction

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5.6   Acceptance Devices

5.6.1   Acceptance Device Requirements

5.6.1.1   Acceptance Device Requirements

An Acceptance Device must comply with the *Transaction Acceptance Device Requirements* and all of the following requirements applicable to the device:

Table 5-1: Acceptance Device Requirements

Acceptance Device Type	Requirements
All	• Accept all 16-digit Payment Credentials • Display the appropriate acceptance Mark • Use the proper POS Entry Mode code • If not Chip-enabled, be able to process a key-entered Transaction[1]

Contact Chip	• Be EMV-Compliant and approved by EMVCo
	
	• Complete testing, as specified in *Section 5.6.2.1, Chip-Reading Device Testing Requirements*
	
	• Accept and process VIS and Common Core Definition Chip Cards
	
	• Be able to read a Magnetic Stripe and complete a Magnetic Stripe-read Transaction. This requirement does not apply if the Mobile Payment Acceptance Solution used by the Merchant is both:
	
	  – Compliant with the Payment Card (PCI)-approved solution for commercial-off-the-shelf (COTS) devices
	
	  – Able to complete a payment Transaction through other means at the same location
	
	• Support Fallback Transactions

Table 5-1: Acceptance Device Requirements (continued)

Acceptance Device Type	Requirements

	• Process the Transaction using data read from the Chip on a Chip Card unless any of the following apply, in which case the Transaction must be completed using data read from the Magnetic Stripe of a Chip Card:
	
	  – The Chip is not EMV-Compliant.
	
	  – The Chip reader is inoperable.
	
	  – The Chip malfunctions during the Transaction or cannot be read.
	
	  – The Chip Transaction cannot be completed due to the absence of a mutually supported Application Identifier (AID).
	
	  If neither the Chip nor Magnetic Stripe of a Chip Card can be read and the Transaction is accepted using a paper voucher or key entry, the device must follow correct Fallback and acceptance procedures.[1]
	
	• Include an EMV Online Card Authentication Cryptogram and all data elements used to create it in all Online Authorization Requests for a Chip Transaction transmitted to Interlink
	
	• Read an EMV-Compliant and VIS-Compliant Chip and not allow override of Chip Authorization controls by prompting for a Magnetic Stripe read
	
	• Support terminal action codes
	
	• Include all mutually supported Payment Applications between the Chip and the device in the application selection process, and not discriminate between Payment Applications unless stipulated by Chip parameters or an Interlink-approved application selection process
	
	• Act on the Cardholder Verification Method list[2]
	
	• Have an active PIN pad that complies with Visa encryption standards
	
	• Have the capability to have its Public Keys replaced in an acceptable method by any Interlink-specified date
	
	• If Online-capable and offline-capable, perform Terminal Risk Management
	
	• Support Post-Issuance Updates
	
	• Perform Terminal Risk Management
	
	• Support "Plaintext Offline PIN" if it supports "Enciphered Offline PIN"

Table 5-1: Acceptance Device Requirements (continued)

Acceptance Device Type	Requirements
Contactless Chip	• Be approved by EMVCo or Visa • If deployed after 1 May 2013, not limit the Transaction amount of a Contactless Transaction in a Face-to-Face Environment • If deployed on or after 16 October 2015, forward to Interlink the form factor indicator field, when provided by a Contactless Payment Device • Comply with the *Visa Contactless Payment Specification 2.1.1* or later • Act on the Cardholder Verification Method list[2]
Magnetic Stripe	• Transmit the entire unaltered contents of all data encoded on track 1 or track 2 of the Magnetic Stripe • Act upon Service Codes or request Online Authorization • Not erase or alter any Magnetic-Stripe encoding on a Card • For devices that can accept Cards with more than one Magnetic Stripe, be capable of processing and transmitting the payment data from the Visa Magnetic Stripe

[1] If neither the Chip nor Magnetic Stripe of a Card can be read by a Chip-enabled device, a Merchant is not required to key enter a Transaction.

[2] This requirement does not apply if compliance is inherently impractical (for example: at road tolls, for transit applications) or in situations where a Cardholder would not expect interaction with a Chip-Reading Device.

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5.6.1.2   Merchant Acceptance Device Requirements

An Acquirer must require its Merchant to have a correctly operating Acceptance Device and an alphanumeric PIN pad at, or in proximity to, the Point-of-Transaction.

The Acceptance Device must:

• Comply with the following documents:

  – *V.I.P. System SMS Interlink Technical Specifications*

  – PIN Management Requirements Documents

– *Visa PIN Security Program Guide*

- Be enabled for both Magnetic-Stripe Data and Chip data

- Function reliably

- Be available for use by all Cardholders, and for all Transactions except Pre-Authorization Completion

A point-of-sale PIN pad used by the Merchant must be Visa-approved and triple-DES[1] capable.

[1] The data encryption standard defined in American National Standards Institute X3.92-1981 for encrypting and decrypting binary coded data.

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5.6.1.3 Unique Cryptographic Key Per Device

For all installed Terminals, the secret cryptographic key that relates to PIN security (used to encrypt PINs or other keys or to verify the legitimacy of a device) and that is ever resident within a PIN Entry Device must be unique to that device. It must be unrelated (except by chance) to any key in any other PIN Entry Device.

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5.6.1.4 Expiration Date Validation

A Terminal that validates the track 2 encoded expiration date must be able to support the necessary processing logic to determine validity of Cards encoded.

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5.6.2 Chip-Reading Device Requirements

5.6.2.1 Chip-Reading Device Testing Requirements

An Acquirer must successfully complete Visa Global Level 3 (L3) Testing using the Visa Global L3 Test Set Files, as follows:

- Before deploying a new Chip-Reading Device

- After a significant change to a Chip-Reading Device

- To address an interoperability issue, as required by Visa

The Acquirer must submit test results using the Chip Compliance Reporting Tool (CCRT).

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5.6.2.2   Acquirer Responsibility for Chip-Reading Devices

An Acquirer is responsible for the actions of a Chip-Reading Device that provides improper information and processing decisions to the Chip.

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5.6.2.3   Chip Card Payment POS Entry Mode Code

An Acquirer must ensure that a Chip-Reading Device uses the proper POS Entry Mode code, as specified in the *V.I.P. System SMS Interlink Technical Specifications*, to identify that the Transaction is processed as one of the following:

- Contact Chip Card Transaction

- Contactless Chip Card Transaction

- Magnetic-Stripe Card Transaction

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5.6.3   Unattended Cardholder-Activated Terminals

5.6.3.1   Merchant Disclosure Requirements at Unattended Cardholder Activated Terminals

An Acceptance Device must comply with the *Transaction Acceptance Device Requirements* and display at or near each Unattended Cardholder-Activated Terminal all of the following:

- Merchant name and customer service telephone number

- Location(s) or place(s) for redemption of merchandise and any applicable timeline by which the merchandise must be redeemed

- Days and hours of operation of the location(s)

- Notification that the Cardholder's Account will be debited when the Transaction is completed, regardless of when the merchandise is used

- Any other restrictions on the issuance or redemption of merchandise

- Merchant's policy regarding all of the following:

  – Lost merchandise

  – Refunds of unused merchandise

  – Information for Cardholder to use in the event of an error or malfunction

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5.6.3.2   Unattended Cardholder Activated Terminal Merchant Restrictions

A Merchant must ensure that an Unattended Cardholder-Activated Terminal complies with all of the following:

- Does not dispense any cash, money orders, travelers checks, and similar negotiable instruments

- Does not dispense Scrip

- Reports the amount of merchandise dispensed as a purchase Transaction

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5.7   Merchant Authorization Requirements

5.7.1   Non-Standard Authorizations

5.7.1.1   Authorization Requirements

Effective 26 June 2023 An Authorization Request must be one of the following:

- An Authorization for a final Transaction amount

- An Estimated Authorization[1]

- An Incremental Authorization[1]

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[1] An Estimated Authorization or an Incremental Authorization in a Card-Absent Environment applies only to a qualified Card-Absent Interlink Transaction.

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5.7.1.2   Account Verification Requirements

Effective 26 June 2023 A Merchant that has enabled Interlink processing for qualified Card-Absent Interlink Transactions and chooses to verify the validity of an account must use an Account

Verification. An Account Verification must both:

- Be for a currency unit of zero

- Not be used to initiate a purchase Transaction

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5.7.1.3   Estimated Authorization Request Requirements

Effective 26 June 2023 A Merchant may submit an Estimated Authorization Request[1] when the final Transaction amount is not known. When a Merchant submits an Estimated Authorization Request, it must ensure that:

- The Estimated Authorization Request amount is a genuine estimation of what the Cardholder will spend

- It notifies the Cardholder of the Estimated Authorization Request amount and that subsequent Authorization Requests may be submitted

- The Estimated Authorization Request does not include any amount covering potential damage, theft, or insurance premiums

- An Estimated Authorization Indicator is included in the Authorization Request

- It does not submit an Estimated Authorization Request for Installment Transactions, Advance Payments, Recurring Transactions or Quasi-Cash Transactions

[1]   For a Card-Absent Environment Transaction, an Estimated Authorization Request applies only to a Card-Absent Interlink Transaction.

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5.7.1.4   Incremental Authorization Request Requirements

Effective 26 June 2023 A Merchant may submit an Incremental Authorization Request[1] where it has obtained an Approval Response for a valid Estimated Authorization, but the original estimated amount is no longer sufficient to cover either:

- A revised estimate of the final Transaction amount

- The final Transaction amount

The Merchant must use the Incremental Authorization indicator, the same Transaction Identifier used for the initial Estimated Authorization Request.

The Incremental Authorization Request must not include any amount covering potential damage, theft or insurance premiums.

An Authorization Request must not contain both an Estimated Authorization indicator and Incremental Authorization indicator.

[1] If submitted for a Transaction initiated in a Card-Absent Environment, the Transaction must qualify as a Card-Absent Interlink Transaction.

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5.7.2   Merchant Authorization Processing

5.7.2.1   Mail/Phone Order and Electronic Commerce Expiration Date in Authorization

Effective 26 June 2023 A Transaction processed by a Mail/Phone Order Merchant or an Electronic Commerce Merchant must qualify as a Card-Absent Interlink Transaction. For such Transactions, the Merchant must attempt to obtain the expiration date and submit it as part of the Authorization Request.

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5.7.2.2   Prohibition against Split Transaction

Effective 26 June 2023 A Merchant must not split a Transaction[1] by using 2 or more Transaction Receipts, except for the following:

- Advance Payment
- Ancillary Purchase Transaction
- Individual Airline ticket
- Individual Cruise Line ticket
- Installment Transaction
- Original Credit Transaction
- Transaction that includes a Service Fee
- Individual passenger railway ticket

[1] A split Transaction processed in a Card-Absent Environment must be a qualified Card-Absent Interlink Transaction.

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5.7.2.3   Single Authorization Request for Multiple Completion Transactions

Effective 26 June 2023 A Merchant may obtain a single Pre-Authorization and submit multiple Completion Messages[1] for any of the following:

- The Merchant is an Airline, a Cruise Line, or a US railway Merchant.[1]

- The Merchant is a Card-Absent Environment Merchant[1] that ships goods, and all of the following:

  - The purpose is to support a split shipment of goods.

  - The Transaction Receipts associated with each shipment contain:

    - The same Payment Credential and expiration date

    - The same Merchant Outlet name

  - The Merchant discloses to the Cardholder the possibility of multiple shipments on its website and/or application or in writing.

  - With each shipment, the Merchant notifies the Cardholder of the Transaction amount of the shipment.

The Acquirer must use a Multiple Clearing Sequence Number to identify such multiple Transactions.

[1] A Card-Absent Environment Transaction must qualify as a Card-Absent Interlink Transaction.

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5.7.2.4   Approval Response Validity Timeframes

Effective 26 June 2023 An Approval Response is valid for a Transaction completed as follows:

Table 5-2: Approval Response Validity Periods

Transaction Type[1]	Approval Response is valid for a Transaction Date:
Aggregated Transaction in a Card-Absent Environment	No later than 7 calendar days from the date on which the first Pre-Authorization Request received an Approval Response
In-Transit Transaction	Within 24 hours of the Approval Response (Authorization may occur after the Transaction is completed) An Authorization Request for an In-Transit Transaction may occur while in transit or at the final destination. The Merchant must obtain Authorization within 24 hours of the passenger vehicle reaching its

Table 5-2: Approval Response Validity Periods (continued)

Transaction Type[1]	Approval Response is valid for a Transaction Date:
	final destination.
• Installment Transaction • Advance Payment • Recurring Transaction • Unscheduled Credential-on-File Transaction • Card-Absent Environment Transactions classified with MCC 4121 (Taxicabs and Limousines) initiated with an Estimated Authorization Request	That is the day of the Approval Response
Transaction initiated with an Estimated Authorization Request at any of the following Merchants: • Aircraft rental • Bicycle rental including electric scooters • Boat rental • Clothing and costume rental • DVD and video rental • Equipment and tool rental • Furniture rental • Motor home rental • Motorcycle rental • Trailer parks and campgrounds	No later than 7 calendar days from the date of the Approval Response to the Estimated Authorization Request. Any Incremental Authorization Requests do not extend this timeframe.
Transaction initiated with an Estimated Authorization Request at any of the following Merchants: • Cruise Line • Lodging Merchant • Vehicle Rental Merchant	No later than 31 calendar days from the date of the Approval Response to the Estimated Authorization Request. Any Incremental Authorization Requests do not extend this timeframe.
Other Card-Absent Environment Transactions	No later than 7 calendar days from the date of the Approval Response

Table 5-2: Approval Response Validity Periods (continued)

Transaction Type[1]	Approval Response is valid for a Transaction Date:
Other Card-Present Environment Transactions, including Automated Fuel Transactions (AFDs)	Within 2 hours of the Pre-Authorization Request
[1] Transactions processed in the Card-Absent Environment must be qualified Card-Absent Interlink Transactions.	

The Authorization date and the Transaction Date are each counted as one day.

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5.7.2.5 Merchant Submission of Authorization Reversals

Effective 26 June 2023 For a qualified Card-Absent Interlink Transaction that received an Approval Response but was not completed, a Merchant must submit an Authorization Reversal, as follows:

- For the full authorized amount(s) or, if a partial order involving split shipments is cancelled, for the partial amount
- Within 24 hours of the earlier of either:
  - When the Transaction was cancelled, or the Cardholder decided to pay by other means
  - The end of the Approval Response validity period as specified in *Section 5.7.2.4, Approval Response Validity Timeframes*

When a Merchant submits an Incremental Authorization Request, the Merchant may reverse multiple authorized amounts with a single Authorization Reversal only if it uses the same Transaction Identifier for all Authorization Requests and the Authorization Reversal.

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5.8 Specific Acceptance Environments and Procedures

5.8.1 Cash, Cash Equivalents, and Prepaid

5.8.1.1 Cash-Back Transactions

A Merchant that supports Cash-Back Transactions must comply with all of the following:

- Require the use of PIN for Cardholder verification

- If a Cash-Back Transaction is declined, offer the Cardholder the option to process the Transaction only for the purchase amount

- Not assess a Cash-Back fee unless the Merchant assesses such a fee for Transaction on all other payment networks

- If a Cash-Back fee is assessed, all of the following:

  - Not charge a higher Cash-Back fee for an Interlink Transaction than a comparable Transaction on any other payment network

  - Disclose the Cash-Back fee to the Cardholder before completing the Transaction

  - Include the amount of the Cash-Back fee in the total Cash-Back field and the Transaction amount

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5.8.1.2   Processing of Quasi-Cash Transactions

Effective through 25 June 2023 For a Quasi-Cash Transaction, a Merchant must comply with all of the following:

- Initiate the Transaction at a Point-of-Transaction Acceptance Device

- Require the use of Cardholder PIN

- Process the Quasi-Cash Transaction as a purchase and not a Cash Disbursement

- Not combine the Quasi-Cash Transaction with any other purchase

Effective 26 June 2023 For a Quasi-Cash Transaction initiated at a Point of Sale Acceptance Device, a Merchant must comply with all of the following:

- Require the use of Cardholder PIN

- Process the Quasi-Cash Transaction as a purchase and not a Cash Disbursement

- Not combine the Quasi-Cash Transaction with any other purchase

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5.8.1.3   Quasi-Cash Transaction Service Fee

A Merchant or Acquirer that completes a Quasi-Cash Transaction must not assess a service fee unless the Merchant assesses a fee for any other payment method.

If the Merchant or Acquirer assesses a service fee, the Merchant or Acquirer must both:

- Disclose the fee to the Cardholder

- Include the service fee in the total Transaction amount

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5.8.1.4   Requirements and Restrictions on Sale of Negotiable Instruments

A Merchant that sells negotiable instruments (example: money orders) must use a written negotiable instrument that is all of the following:

- Signed by the maker or drawer

- Payable on demand

- Payable to the order of, or to bearer

- Unless otherwise specified, contains all of the following:

  – Federal Reserve routing symbol of the payor

  – Suffix of the institutional identifier of the paying bank (or non-bank payor)

  – Name and address of the paying bank associated with the routing transit number

The Merchant must comply with all of the following:

- In advertising and marketing materials associated with a money order purchase, both:

  – Specify that the Transaction involves the purchase of a money order

  – Clearly identify the Merchant selling the negotiable instrument as the Merchant completing the Transaction

- Not assess a service fee for use of a card bearing the Interlink Mark unless the Merchant assesses a fee for all methods of payment it accepts

- If assessing a service fee, both:

  – Disclose the service fee to the Cardholder

  – Include the money order service fee in the total Transaction amount

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5.8.2   Chip

5.8.2.1   Chip Transaction Acquirer Data Requirements

An Acquirer that processes a Chip-initiated Transaction must support Full-Chip Data processing via its host system and process VIS and Common Core Definitions Chip Cards, or disable Chip functionality in all Chip-Reading Devices connected to its host system.

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5.8.2.2   Acquirer Liability for Fallback Transactions

Transactions accepted as Fallback Transactions are the liability of the Acquirer if both:

- The Card is a Chip Card containing an Interlink Smart Payment Application.
- Either:
  - Transaction is not authorized by the Issuer or the Issuer's agent
  - Transaction is authorized by the Issuer or the Issuer's agent, and the appropriate values identifying the Transaction as a Fallback Transaction are not included within the related Authorization Message

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5.8.2.3   EMV Liability Shift – Acquirer Liability for Card-Present Counterfeit Chip Card Transactions

Counterfeit Card Transactions completed in a Card-Present Environment are the liability of the Acquirer if both:

- The Card is a Chip Card containing an Interlink Smart Payment Application.
- Either:
  - The Transaction does not take place at a Chip-Reading Device and is not a Fallback Transaction completed following correct acceptance procedures.
  - The Transaction is Chip-initiated and the Acquirer does not transmit the Full-Chip Data to Interlink.

This section does not apply if the Authorization record indicates that CVV verification was not performed or that the CVV failed verification.

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5.8.3 Electronic Commerce

5.8.3.1 Merchant Website Requirements

Effective 26 June 2023 An Electronic Commerce Merchant's[1] website and/or application must contain all of the following:

- Customer service contact, including email address or telephone number

- List US Region/US Territory as the country of the Merchant Outlet or Marketplace location, either:

  – On the same screen view as the checkout screen used to present the final Transaction amount

  – Within the sequence of web pages that the Cardholder accesses during the checkout process. A link to a separate web page does not meet this requirement.

- The address for Cardholder correspondence. A Merchant or Sponsored Merchant that primarily operates from a personal residence is not required to provide the residence street address.

- Policy for delivery of multiple shipments

- In addition, on an Online Gambling Merchant's homepage or payment page, all of the following:

  – The statement "Internet gambling may be illegal in the jurisdiction in which you are located; if so, you are not authorized to use your payment card to complete this transaction."

  – A statement of the Cardholder's responsibility to know the laws and regulations concerning online gambling in the Cardholder's state

  – A statement prohibiting the participation of individuals under a lawful age

  – A complete description of the rules of play, cancellation policies, and pay-out policies

  – A statement recommending that the Cardholder retain a copy of Transaction records and Merchant policies and rules

  – An Acquirer numeric identifier

In addition, a Marketplace must both:

- Disclose the country of the Marketplace retailer within the sequence of pages that the Cardholder accesses during the purchase process. A link to a separate web page does not meet this requirement.

- Make available to the Cardholder for at least 120 days from the Processing Date both:

  – The name of the retailer, Transaction Date, and Transaction amount

  – If the retailer is responsible for answering questions about the purchase of the goods, an easy means for the Cardholder to contact the retailer

[1] Transactions processed by an Electronic Commerce Merchant must qualify as Card-Absent Interlink Transactions.

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5.8.3.2   Electronic Commerce Payment Credential Security

Effective 26 June 2023 An Electronic Commerce Merchant[1] must not display the full Payment Credential to the Cardholder online.

[1] Transactions processed by an Electronic Commerce Merchant must be qualified Card-Absent Interlink Transactions.

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5.8.4   Mail/Phone Order Transactions

5.8.4.1   Disclosure of Mail/Phone Order Merchant Outlet Country

A Mail/Phone Order Merchant[1] must disclose the Merchant Outlet location (US or US Territory, as appropriate) when presenting payment options to a Cardholder.

[1] Transactions processed by a Mail/Phone Order Merchant must be qualified Card-Absent Interlink Transactions.

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5.8.5   Aggregated Transactions

5.8.5.1   Aggregated Transaction Merchant Requirements

Effective 26 June 2023 A Transaction must represent a single purchase by a Cardholder.[1] A Merchant must not aggregate multiple purchases into a single Transaction except for an Electronic Commerce Transaction[2] where the total Transaction amount does not exceed USD 15.

An Aggregated Transaction[2] must not include purchases made more than 3 calendar days apart.

For an Aggregated Transaction,[2] a Merchant must do all of the following:

- At the Point-of-Transaction, inform the Cardholder of all of the following:
  - That Transaction aggregation will occur
  - The Transaction aggregation terms, including the maximum number of calendar days and Transaction value
  - How to obtain details of the aggregated purchases

- Make individual purchase information and Aggregated Transaction information available to a Cardholder for at least 120 days after the processing date of the Aggregated Transaction

- Participate in the Partial Authorization Service

- For an Electronic Commerce Transaction,[1] obtain Pre-Authorization of no more than USD 15 at the start of each aggregation session

[1] A Marketplace Transaction is still considered a single Transaction even though it can represent multiple purchases from different retailers that occur at the same time.

[2] Card-Absent Environment Transactions processed on the Interlink Network must qualify as Card-Absent Interlink Transactions.

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5.8.6 T&E and Rental Transactions

5.8.6.1 Merchant Requirements for Guaranteed Reservations

Effective 26 June 2023 An Interlink Merchant may accept Guaranteed Reservation in a Card-Absent Environment only in connection with a Transaction that qualifies as a Card-Absent Interlink Transaction. If a Merchant accepts a Guaranteed Reservation, the Merchant must do all of the following:

- Be one of the following Merchant types:
  - Lodging Merchant
  - Aircraft rental Merchant
  - Bicycle rental Merchant
  - Boat rental Merchant
  - Equipment rental Merchant
  - Motor home rental Merchant
  - Motorcycle rental Merchant
  - Trailer park or campground
  - Vehicle Rental Merchant

- Provide disclosure of reservation conditions to the Cardholder at the time of the reservation. If the reservation was made by telephone, the Merchant must send to the Cardholder a written reservation confirmation containing all required disclosures within 24 hours of the reservation.

- Provide to the Cardholder a period of at least 24 hours after delivery of the reservation confirmation to cancel the reservation without penalty

- Hold the reservation for at least 24 hours after the agreed start time unless the Cardholder cancels the reservation by the time specified in the Merchant's cancellation policy

- If the Cardholder claims the reservation within 24 hours of the agreed start time, and the Merchant has failed to hold the reservation, provide at no cost to the Cardholder comparable accommodation, merchandise, or services, and pay for associated costs, or as otherwise agreed by the Cardholder, until the reserved accommodation, merchandise, or services become available

- Process a No-Show Transaction only if the Cardholder has not properly cancelled the reservation according to the disclosed and agreed cancellation policy and has not claimed the reservation

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5.8.6.2   Conditions for Assessing Amended Amounts or Delayed Charges

Effective 26 June 2023 A Merchant may process a Transaction for an amended amount or a delayed charge in a Card-Absent Environment only if the Transaction qualifies as a Card-Absent Interlink Transaction. The amended amount or delayed charge Transaction must comply with the following conditions:

Table 5-3: Conditions for Amended Amounts and Delayed Charges

	Amended Amounts	**Delayed Charges for Loss, Theft, or Damage**	**All Other Delayed Charges**
Eligible Merchant types	• Aircraft rental Merchant • Bicycle rental Merchant • Boat rental Merchant • Cruise Line • Equipment rental Merchant • Lodging Merchant • Motor home rental Merchant • Motorcycle rental Merchant • Trailer parks and campgrounds • Vehicle Rental Merchant		
The charge must:	Be directly related to both:	Comply with all of the following:	Be directly related to both:

Table 5-3: Conditions for Amended Amounts and Delayed Charges (continued)

	Amended Amounts	**Delayed Charges for Loss, Theft, or Damage**	**All Other Delayed Charges**
	• The merchandise or services provided by the Merchant to the Cardholder (for example: insurance or rental fees) • A Transaction in which the Cardholder participated	• Be directly related to the merchandise or services provided by the Merchant to the Cardholder during the rental period • Be the actual cost for replacement/repair of damage to the Merchant's property or for an insurance deductible, whichever is less • If an Advance Payment, not be used to pay for damage, theft, or loss of use	• The merchandise or services provided by the Merchant to the Cardholder (for example: tolls or parking tickets) • A Transaction in which the Cardholder participated
To support the charge, the Merchant must provide to the Cardholder:	The amended Transaction Receipt	Within 10 business days of the rental return, check-out, or disembarkation date, and before processing any additional Transaction, documentation that does all of the following: • Explains the charge and connects the charge to the Cardholder's use of the merchandise or services during the rental period • Includes any accident, police, or insurance report[1] • For damage to a rental	Both: • The Transaction Receipt for the delayed charge • An explanation of the charge (if for a parking ticket or traffic violation, this must include documentation from the appropriate civil authority with the license number of the rental vehicle, the time and location of the violation, and the amount of the penalty in the currency of the civil authority)

Table 5-3: Conditions for Amended Amounts and Delayed Charges (continued)

	Amended Amounts	Delayed Charges for Loss, Theft, or Damage	All Other Delayed Charges
		vehicle, provides at least 2 quotes from entities that are legally permitted to perform repairs • Specifies the portion of the loss, theft, or damage that will be paid by insurance and the reason that the Cardholder is liable for the amount claimed • Informs the Cardholder that payment for loss, theft, or damage with the Cardholder's Interlink Card is optional and not a required or default payment option	
The Cardholder must expressly approve the charge before the Merchant processes the Transaction:	No	Yes. The Cardholder must expressly agree in writing to pay the specific charges after the loss, theft, or damage has occurred and after receiving all required disclosures and amounts from the Merchant.	No
The Merchant must process the charge within:	24 hours of check-out or rental return	90 calendar days of the rental return, check-out, or disembarkation date	

[1] Required for Transactions involving car or truck rental. For all other Merchants, as applicable

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5.8.7   Dynamic Currency Conversion

5.8.7.1   Dynamic Currency Conversion (DCC) – Acquirer Requirements

Before processing a Dynamic Currency Conversion (DCC) Transaction, an Acquirer must both:

- Comply with the DCC registration and certification requirements specified in the *DCC Guide*

- **Effective through 14 April 2023** Ensure that each Merchant Outlet that conducts DCC complies with the Interlink Rules and the *DCC Guide*

- **Effective 15 April 2023** Ensure that each Merchant Outlet that conducts DCC complies with the Interlink Rules and the *DCC Guide*

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5.8.7.2   Dynamic Currency Conversion (DCC) – Merchant Requirements

Effective through 14 April 2023 A Merchant that offers Dynamic Currency Conversion (DCC) must comply with all of the following:

- Be registered with Interlink, and use a solution that has been certified by Interlink as compliant with the Interlink Rules, as specified in the *DCC Guide*

- Inform the Cardholder that DCC is optional and not use any language or procedures (for example: pre-selecting the DCC option) that may cause the Cardholder to choose DCC by default

- Ensure that the Cardholder expressly agrees to DCC

- For a Transaction in a Card-Present Environment, display the information specified in the *DCC Guide* to the Cardholder only on a customer-facing screen or handheld Acceptance Device.

- For a Transaction in a Card-Present Environment, require the Cardholder to expressly agree to DCC by directly interfacing with a customer-facing screen or handheld Acceptance Device.

- Not misrepresent, either explicitly or implicitly, that its DCC service is an Interlink service

- Offer DCC in the Cardholder Billing Currency

- Not impose any additional requirements on the Cardholder to have the Transaction processed in the local currency

- Not convert a Transaction amount in the local currency that has been approved by the Cardholder into an amount in another currency after the Transaction has been completed but not yet entered into Interchange

Effective 15 April 2023 A Merchant that offers Dynamic Currency Conversion (DCC) must comply with all of the following:

- Be registered with Interlink, and use a solution that has been certified by Interlink as compliant with the Interlink Rules, as specified in the *DCC Guide*

- Inform the Cardholder that DCC is optional and not use any language or procedures (for example: pre-selecting the DCC option) that may cause the Cardholder to choose DCC by default

- Ensure that the Cardholder expressly agrees to DCC

- For a Transaction in a Card-Present Environment, display the information specified in the *DCC Guide* to the Cardholder only on a customer-facing screen or handheld Acceptance Device.

- For a Transaction in a Card-Present Environment, require the Cardholder to expressly agree to DCC by directly interfacing with a customer-facing screen or handheld Acceptance Device.

- Not misrepresent, either explicitly or implicitly, that its DCC service is an Interlink service

- Offer DCC in the Cardholder Billing Currency

- Not impose any additional requirements on the Cardholder to have the Transaction processed in the local currency

- Not convert a Transaction amount in the local currency that has been approved by the Cardholder into an amount in another currency after the Transaction has been completed but not yet entered into Interchange

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5.8.8 Advance Payments and Repeated Payments

5.8.8.1 Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials

Effective 26 June 2023 A Merchant or Digital Wallet Operator (DWO) that processes Partial Payments, Advance Payments, and Transactions using a Stored Credential must comply with *Table 5-4, General Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials* and as applicable, *Table 5-5, Transaction-Specific Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials.*

Partial Payments, Advance Payments, and Transactions using a Stored Credential that are initiated in a Card-Absent Environment are subject to these requirements only if such Transactions qualify as Card-Absent Interlink Transactions.

These requirements do not apply to the following when the Merchant or DWO uses the Stored Credential for a single Transaction or a single purchase:

- A No-Show Transaction

- A Transaction involving an amended amount or a delayed charge

- A Transaction involving an Incremental Authorization

- A Transaction where the Merchant or DWO is allowed to submit a new Authorization Request for the same Transaction

- A Transaction that received a Decline Response and is resubmitted for Authorization

Table 5-4: General Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials

Requirement	Description

Disclosure and Agreement	Before a Merchant or DWO either stores a Payment Credential for a future Transaction or completes an Advance Payment or Partial Payment, it must obtain the Cardholder's express informed consent to an agreement that contains all of the following:
	
	• Information related to the Transaction, including:
	
	  – Description of goods or services
	
	  – Total purchase price
	
	  – Cancellation and refund policies, including the date that any cancellation privileges expire without Advance Payment forfeiture
	
	  – Where surcharging is permitted, acknowledgment of any surcharge assessed and the associated disclosures
	
	• Information about the Merchant, including:
	
	  – The location of the Merchant Outlet
	
	  – Address, email address, and phone number to use to contact the Merchant in relation to the Transactions
	
	• Terms and conditions related to the Stored Credential and future Transactions (where applicable), including:
	
	  – The Account Number that will be used to make payment (last four digits only), as it may be updated from time to time
	
	  – How the Cardholder will be notified of any changes to the agreement
	
	  – Transaction amount or a description of how the Transaction amount will be determined
	
	  – The Transaction Currency
	
	  – How the Stored Credential will be used

Table 5-4: General Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials (continued)

Requirement	Description
	– Timing and frequency of Transactions (does not apply if the Stored Credential will be used for Unscheduled Credential-on-File Transactions). – If the Stored Credential will be used for Unscheduled Credential-on-File Transactions, the event that will prompt the Transaction (for example: if the Cardholder's balance falls below a certain amount) – The expiration date of the agreement, if applicable – The length of any trial period, introductory offer, or promotional period When entering into a Cardholder agreement, all requirements related to specific Transaction types must be clearly displayed at the time that the Cardholder gives their consent and must be displayed separately from the general purchase terms and conditions. The Merchant must retain this information for the duration of the agreement and provide it to the Cardholder or Issuer upon written request.
Amount	A Recurring Transaction or an Unscheduled Credential-on-File Transaction must not include any finance charges, interest, or imputed interest.
Refund	The Merchant must refund the full amount paid if the Merchant has not adhered to the terms and conditions of the sale or service.

Table 5-5: Transaction-Specific Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials

Transaction Type	Requirement
Partial Payment	An Acquirer must ensure that for a Partial Payment, the Merchant does not charge any interest, or imputed interest, to the Cardholder. If the Merchant applies a late payment fee, it must be a flat fee and must be applied only as a late payment penalty. Additionally, for a Partial Payment where the Merchant is not the seller of

Table 5-5: Transaction-Specific Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials (continued)

Transaction Type	Requirement
	the goods or services being purchased, the Merchant (or its affiliate) must have a direct contract with the seller and comply with all of the following: • The Merchant and the seller of the goods or services must both be located in the US Region/US Territory • For each new Partial Payment agreement, disclose to the Cardholder that: – It is not the seller of the goods or services and disclose the name of the actual seller – Disputes for non-delivery and quality of goods or services will not be available in relation to the goods or services purchased – The Cardholder's Issuer may charge interest, or other charges, in line with the terms and conditions of the agreement between the Cardholder and the Issuer • Not state or imply that interest will not be charged by the Issuer for the Partial Payment • Make the following information available to Cardholder about each Transaction in the Installment Transaction series, at minimum, through a website: – Description of each individual purchase, including the name of the seller – Amount and date of each individual purchase – Amount of each Installment Transaction – Number of installments paid and number of installments remaining • Use MCC 5999 (Miscellaneous and Specialty Retail Stores)
Advance Payment	Only the following Merchant categories may process an Advance Payment representing the entire purchase amount before the goods or services are delivered: • T&E • Custom goods or services • Recreational services or activities related to tourism and travel

Table 5-5: Transaction-Specific Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials (continued)

Transaction Type	Requirement
	The terms and conditions must specify the date of shipping of the goods or services to the Cardholder.
Recurring Transaction	The Merchant must do all of the following: • Provide a simple cancellation procedure, and, if the Cardholder's order was initially accepted online, at least an online cancellation procedure. • Include the fixed dates or intervals on which the Transactions will be processed. • At least 7 days before a Recurring Transaction, notify the Cardholder via email or other agreed method of communication if a trial period, introductory offer, or promotional period is going to end. The Merchant must include in the communication the Transaction amount and Transaction Date of subsequent Recurring Transactions and a link or other simple mechanism to enable the Cardholder to easily cancel Transactions online or via SMS/text message.
Installment Transaction	Except as specified in the *Interlink Certificate of Incorporation and By-Laws* Interlink assumes no liability for an Installment Transaction processed more than 30 calendar days from the Authorization date.

Additionally, a Merchant that processes Transactions using a Stored Credential (except a Stored Credential used in a Pass-Through Digital Wallet in a Card-Present Environment) must comply with *Table 5-6, Processing Requirements for Transactions Using Stored Credentials*.

Table 5-6: Processing Requirements for Transactions Using Stored Credentials

Requirement	Description
Before storing the credential	After a Cardholder agreement has been completed in writing, and before the first Transaction occurs, a Merchant must either: • Submit an Authorization Request for the Transaction amount • If payment is not required, submit an Account Verification For a Recurring Transaction, Installment Transaction, or Unscheduled Credential-on-File Transaction, use the appropriate indicator in the POS environment field.

Table 5-6: Processing Requirements for Transactions Using Stored Credentials (continued)

Requirement	Description
	If the initial Authorization Request or Account Verification is not approved, the Merchant must not store the credential.

General Processing Requirements	• Before processing a Cardholder-initiated Transaction, the Merchant must also validate the Cardholder's identity (for example: with a login ID and password).
	
	• The Authorization amount must not exceed the individual Transaction amount or Partial Payment amount, as applicable.
	
	• A Transaction with a Stored Credential must both:
	  – Use POS Entry Mode code 10
	  – For a Recurring Transaction, Installment Transaction, or Unscheduled Credential-on-File Transaction, use the appropriate indicator in the POS environment field.

Authorization Request Declines	If an Authorization Request for a Merchant-initiated Transaction with a Stored Credential is declined, the Merchant must notify the Cardholder in writing and allow the Cardholder at least 7 calendar days to pay by other means.

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5.8.9   Debt Repayment

5.8.9.1   Repayment of a Debt or an Overdue Receivable

Effective 26 June 2023 An Acquirer must ensure that a Debt repayment Transaction[1] complies with both:

Table 5-7: Debt Repayment Transaction Requirements

Requirement	Description
Prohibitions	• Debt that exceeds the statute of limitations and is no longer collectible in a lawsuit, unless the Merchant obtains written Cardholder agreement to the charge and the amount
Processing	• Include the Debt repayment indicator in the Authorization Request and Completion

Table 5-7: Debt Repayment Transaction Requirements (continued)

Requirement	Description
Requirements	Message • Assign MCC 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment), MCC 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency [for example: Cryptocurrency], Money Orders [not Money Transfer], Travelers Cheques, and Debt Repayment), or MCC 7322 (Collection Agencies) • Complete the Transaction as a purchase

[1] If processed in the Card-Absent Environment, a Debt repayment Transaction must be a qualified Card-Absent Interlink Transaction.

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5.8.10 Up-Selling and Negative Option Merchants

5.8.10.1 Up-Selling Transaction Requirements

Effective 26 June 2023 A Transaction involving up-selling[1] may be processed by an Interlink Merchant only if the Transaction qualifies as a Card-Absent Interlink Transaction.

For a Transaction involving up-selling,[1] both of the following must occur:

- Before completing a Transaction, the initial Merchant must do all of the following:

  - Clearly and visibly disclose to the Cardholder, on the checkout screen, all of the information specified in *Table 5-8, Required Content for Up-Selling Transactions*.

  - At the time of the first Transaction, obtain express Cardholder consent for any subsequent Transactions via a "click-to-accept" button on the checkout screen.

  - Immediately after the first Transaction has been completed, send an electronic Transaction Receipt or other notification to the Cardholder as specified in *Table 5-8, Required Content for Up-Selling Transactions*.

- At least 7 days before initiating a subsequent Transaction, the up-selling Merchant must provide to the Cardholder written notification as specified in *Table 5-8, Required Content for Up-Selling Transactions*, if either:

  - The terms of the agreement between the Merchant and the Cardholder have changed. The notification must also include the new terms and conditions.

  - A trial period, introductory offer, or promotional period is going to end.

Table 5-8: Required Content for Up-Selling Transactions

Required Content for Up-Selling Transactions
Required Content
• The name of the up-selling Merchant offering the goods and services in a manner that clearly differentiates the up-selling Merchant from the initial Merchant • A description of the goods and services • The length of any trial period, introductory offer, or promotional period • Clear disclosure that the Cardholder will be charged unless the Cardholder takes steps to cancel any subsequent Transactions • The Transaction amount • The Transaction Date • Last 4 digits of the Payment Credential • The cancellation policy • Instructions for an easy way to cancel the agreement and/or any subsequent Transactions

[1] The sale of goods and services different from, and not affiliated with or a subsidiary of, the initial Merchant with whom the Cardholder initiates the Transaction.

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5.8.10.2 Negative Option Transaction Requirements

Effective 26 June 2023 A negative option Merchant operating in a Card-Absent Environment must ensure that an Interlink Transaction it processes qualifies as a Card-Absent Interlink Transaction.

A negative option Merchant[1] must do all of the following:

• Before completing an agreement or Transaction, clearly disclose to the Cardholder, on the checkout screen, all of the information specified in *Table 5-9, Required Disclosure/Transaction Receipt/Notification Content and Format for Negative Option Transactions*.

• At the time of the agreement or first Transaction, obtain express Cardholder consent for any subsequent Transactions via a "click-to-accept" button on the checkout screen.

• Immediately after the first Transaction (if applicable) and Cardholder consent to subsequent Transactions, send to the Cardholder an electronic Transaction Receipt (if applicable) or written confirmation, as specified in *Table 5-9, Required Disclosure/Transaction Receipt/Notification Content and Format for Negative Option Transactions*.

- At least 7 days before initiating a subsequent Transaction, provide written notification to the Cardholder as specified in *Table 5-9, Required Disclosure/Transaction Receipt/Notification Content and Format for Negative Option Transactions*, if either:

  - The terms of the agreement between the Merchant and the Cardholder have changed. The notification must also include the new terms and conditions.

  - A trial period, introductory offer, or promotional period is going to end.

Table 5-9: Required Disclosure/Transaction Receipt/Notification Content and Format for Negative Option Transactions

Required Content and Format for Negative Option Transactions
Required Content
- The name of the Merchant offering the goods and services   - A description of the goods and services   - The length of any trial period, introductory offer, or promotional period   - Clear disclosure that the Cardholder will be charged unless the Cardholder takes steps to cancel any subsequent Transactions   - The Transaction amount and Transaction Date for the initial Transaction (even if no amount is due) and for any subsequent Recurring Transactions   - Last 4 digits of the Payment Credential   - The cancellation policy   - Instructions for an easy way to cancel the agreement and/or any subsequent Transactions   - If the Merchant sends a Transaction Receipt or notification via email, a link to a page on the Merchant's website where the agreement, order, or any subsequent Transactions can be easily cancelled
Required Format
If Cardholder consent to future Transactions occurred through a website or an application, the Merchant must send all Transaction Receipts and notifications electronically.

[1] A Merchant that requires a Cardholder to expressly reject the Merchant's offer of additional goods and/or services during the Transaction process or expressly decline to participate in future Transactions.

5.8.11   Gambling

5.8.11.1   Online Gambling Merchant and Acquirer Requirements

Effective 26 June 2023 An Interlink Transaction processed by an Online Gambling Merchant must qualify as a Card-Absent Interlink Transaction.

An Online Gambling Merchant must both:

- Have a valid license or other appropriate authority to operate its website and/or application
- Identify an Online Gambling Transaction with all of the following:
  - MCC 7995 (Betting), even when gambling services are not the Merchant's primary business
  - Identify the Transaction with the Quasi-Cash/Online Gambling Transaction indicator

If a Member, Merchant, Payment Facilitator, or Sponsored Merchant is unable to distinguish an Online Gambling Transaction from other Transactions, it must both:

- Identify all Transactions as Online Gambling Transactions
- Inform the Cardholder that Transactions may be identified on the billing statement as gambling Transactions

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5.8.11.2   Use of Funds Transfer for Online Gambling

Effective 26 June 2023 If a funds transfer to an individual is to be used for an Online Gambling Transaction, an Acquirer must identify the funds transfer Transaction as an Online Gambling Transaction.[1]

The Acquirer must have processes to identify and eliminate abuse by an individual, funds transfer Merchant, or Online Gambling Merchant that attempts to circumvent proper Transaction identification.

If Interlink determines that an individual is facilitating Online Gambling Transactions through funds transfers, Interlink may impose these requirements on the funds transfer Merchant for any future funds transfers to that individual.

[1] Applies only to qualified Card-Absent Interlink Transactions.

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5.8.11.3   Disbursement of Gambling Winnings to a Cardholder

Effective 26 June 2023 A gambling Merchant[1] must not deposit a Credit Transaction to disburse gambling winnings to a Cardholder except for an Original Credit Transaction.

A gambling Merchant must disburse gambling winnings to a Cardholder using an Original Credit Transaction and not in the form of cash, a check, or any other payment method.

Gambling winnings disbursed to a Prepaid Card are not required to be issued to the same Payment Credential that initiated the wager, but must comply with all of the following:

- Be submitted by a gambling Merchant authorized by the Issuer to disburse winnings via a program that has been approved by Interlink

- Be transmitted to the Issuer using a funding mechanism approved by Interlink

- Represent a Transaction for the winning wager that was lawfully made, properly identified, and processed according to Interlink Rules

[1]   A gambling Transaction processed in a Card-Absent Environment must qualify as a Card-Absent Interlink Transaction.

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5.8.12   Staged Digital Wallets and Stored Value Digital Wallets

5.8.12.1   Card-to-Card Back-to-Back Funding – Acquirer Prohibition

Effective 26 June 2023 For a Card-Absent Environment Transaction that is a qualified Card-Absent Interlink Transaction, Card Fronting is not permitted. An Acquirer must not allow Back-to-Back Funding from a Payment Credential to another Payment Credential or card.

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5.8.13   Interlink Rent Payment Program

5.8.13.1   Interlink Rent Payment Program

Effective 26 June 2023 An Acquirer that accepts Interlink for processing rent payment Transactions in a Card-Absent Environment must ensure that the rent payment Transaction qualifies as a Card-Absent Interlink Transaction.

To participate in the Interlink rent program, an Acquirer must do all of the following:

- Register with Visa/Interlink and provide the specific amount or percentage of the fee assessed by each Merchant or Sponsored Merchant, by product

- Ensure that only a Merchant or Sponsored Merchant classified with MCC 6513 (Real Estate Agents and Managers) participates in the program

- Obtain a Merchant Verification Value (MVV) for each participating Merchant or Payment Facilitator and include it in the Authorization Request and Completion Message

A participating Merchant or Sponsored Merchant (including through their Payment Facilitator) may assess a fee to the Cardholder only for a Card-Absent Interlink Transaction for either a single Transaction or Recurring Transaction(s). If assessed, the fee must comply with all of the following:

- Not exceed USD 10

- Be included in the final Transaction amount and in the surcharge field of the Completion Message

- Be clearly disclosed to the Cardholder before the completion of the Transaction. The Cardholder must be given the opportunity to cancel after the fee is disclosed.

- Not be assessed in addition to a Service Fee, a Convenience Fee, or any other fee

- Not required to be equally applied to an alternative method of payment

- Not be greater than a fee applied to any other general purpose payment Debit Card

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5.8.14   Collection Requirements for a Debt or an Overdue Receivable Transaction

5.8.14.1   Debt and Overdue Receivable Transaction Collection Requirements

Effective 26 June 2023 For a Card-Absent Interlink Transaction, a Merchant that collects a Debt or Overdue Receivable on behalf of another entity must provide a disclosure to the Cardholder before the Transaction is complete and allow the Cardholder to cancel.[1]

The disclosure must include all of the following:[1]

- Name of the original lender/creditor

- Information to identify the Transaction, such as:

  - Account/reference number from the original lender/creditor

  - Description of the Debt or Overdue Receivable (for example: "utility bill")

  - Date of the repayment contract

- Instructions for the Cardholder to obtain additional information about the original transaction

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An Acquirer must immediately report to Visa any illegal Transactions or activity by a Merchant and include a remediation plan.

Visa reserves the right to prohibit a Merchant from initiating a Transaction for a past due or non-collectable Debt if either:

- The Merchant acted illegally

- The Merchant carries out actions that Visa deems likely to damage the Visa brand

1 This only applies when the Merchant is not the original owner of the Debt or Overdue Receivable (for example: a collection agency).

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5.8.15   Health Care

5.8.15.1   Acquirer Participation in Healthcare Auto-Substantiation – US Region

In the US Region: To process a Healthcare Auto-Substantiation Transaction, an Acquirer or its Agent must comply with all of the following:

- Be licensed and certified by SIGIS

- Provide the Visa Flexible Spending Account (FSA) or Visa Health Reimbursement Arrangement (HRA) BIN list only to eligible Merchants

- Ensure that HRA and FSA Auto-Substantiation Transactions originate only from a SIGIS-certified Merchant

- Provide an IIAS Merchant Verification Value to the Merchant and include it in the Authorization Request

- Comply with all SIGIS requirements, including storage and fulfillment of Transaction Receipt data

- Respond to Issuer requests for Visa Healthcare Auto-Substantiation Transaction data

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5.8.15.2   Merchant Participation in Healthcare Auto-Substantiation – US Region

In the US Region: A Merchant that participates in Healthcare Auto-Substantiation must be licensed and certified by SIGIS.

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5.8.16   Multi-Currency Pricing

5.8.16.1   Multi-Currency Pricing (MCP) – Acquirer and Merchant Requirements

An Acquirer must ensure that its Merchants that conduct Multi-Currency Pricing (MCP) Transactions do all of the following:

- Not misrepresent, either explicitly or implicitly, that its MCP service is a Visa service

- Include the Transaction Currency as one of the displayed foreign currencies

- If the Merchant's local currency is displayed, do all of the following:

  - Allow the Cardholder to pay in that currency

  - Not impose any additional requirements on the Cardholder to pay in that currency

  - Not use any language or procedures (for example: pre-selecting a currency) that may cause the Cardholder to select MCP by default

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5.9   Transaction Receipt Requirements

5.9.1   Transaction Receipt Delivery to Cardholders

5.9.1.1   Transaction Receipt Delivery to Cardholders

Effective 26 June 2023 A Merchant or Acquirer must provide a completed Transaction Receipt to a Cardholder, as follows:[1]

Table 5-10: Transaction Receipt Delivery to Cardholders

Transaction Type	Transaction Receipt Required	When Transaction Receipt Must Be Provided
For all Transactions, unless otherwise specified	Yes, if requested by Cardholder	At the time of the Transaction
The Merchant initiates the Transaction, including any of the following: • Recurring Transactions	Yes	At the time of the Transaction

Table 5-10: Transaction Receipt Delivery to Cardholders (continued)

Transaction Type	Transaction Receipt Required	When Transaction Receipt Must Be Provided
• Installment Transactions • Unscheduled Credential-on-File Transactions		
The Cardholder initiates the Transaction, and any of the following: • The Transaction Receipt contains a restricted return, refund, or exchange policy • The Merchant requires the Transaction Receipt if the Cardholder returns merchandise • The Transaction is for the sale or activation of a Card	Yes	At the time of the Transaction
The Transaction is any of the following: • Express-return Transactions at a rental Merchant • Priority check-out Transactions at a Cruise Line or Lodging Merchant	Yes	Within 3 business days of a Cardholder's departure, check-out, disembarkation, or rental return

If required to provide a Transaction Receipt to the Cardholder, the Merchant must provide a Transaction Receipt as follows:

• For an Electronic Commerce Transaction, a Mail/Phone Order Transaction, or a Transaction that occurs at a Contactless-only Acceptance Device, the Merchant may choose to offer only paper or only electronic Transaction Receipts.[1] This does not apply to a Contactless-only Acceptance Device used for donations.

• For all other Transactions, the Merchant must offer a paper Transaction Receipt unless the Cardholder agrees to an electronic Transaction Receipt

[1] A Card-Absent Environment Transaction is subject to these requirements if the Transaction qualifies as a Card-Absent Interlink Transaction.

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5.9.1.2   Electronic Format Cardholder Receipt Delivery Requirements

Effective 26 June 2023 If a Merchant provides an electronic Transaction Receipt, the Merchant's provision of an electronic Transaction Receipt to a Cardholder must comply with all of the following:

- If a link to a website and/or application is provided, all of the following:
  - Provide clear instructions to the Cardholder for accessing the Transaction Receipt
  - Ensure that the link is a direct link to the Transaction Receipt
  - Make the receipt available to the Cardholder for at least 120 calendar days after the Processing Date
- Provide instructions to enable the Cardholder to obtain the receipt if the Cardholder does not receive it
- Not store or use personal information provided by the Cardholder to enable the Merchant to provide the receipt for any other purpose without the express consent of the Cardholder
- Include both of the following in the title of the email or the title or first line of the wirelessly-delivered message:
  - The Merchant name as it will appear in the Authorization Request and on the Cardholder billing statement
  - Language indicating that the email or wirelessly-delivered message contains the Cardholder's copy of a Transaction Receipt or a link to the Cardholder's copy of a Transaction Receipt
- Provide the receipt in a static format that cannot be easily manipulated after it has been created

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5.9.2   Transaction Receipt Data and Format Requirements

5.9.2.1   Transaction Receipt Delivery during Technical Malfunctions

When a technical malfunction prevents a Merchant from electronically completing a Transaction, the Merchant may utilize paper sales drafts.

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5.9.2.2   Required Transaction Receipt Content for All Transactions

A Merchant must make available to each Cardholder a completed Transaction Receipt that complies with all applicable laws and regulations, including, but not limited to, Federal Reserve Regulation E – Electronic Fund Transfers.

A Transaction Receipt must include all of the following elements:

Table 5-11: Required Transaction Receipt Content for All Transactions

Required Element	Additional Requirements
Payment Credential	Only the last 4 digits of the Payment Credential must be printed on the Cardholder's copy of the Transaction Receipt.
Merchant location	Merchant city and state/province
Merchant Name	The name used by the Merchant to identify itself to its customers
Effective 26 June 2023 Merchant, Marketplace, or Digital Wallet Operator (DWO) location[1]	For a Transaction involving a Merchant Outlet or Marketplace, the city and state of the Merchant Outlet or Marketplace
Effective 26 June 2023 Acquirer, Consumer Bill Payment Service (CBPS), DWO, Marketplace, or Merchant name[1]	The name used by the Merchant to identify itself to its customers, except for the following: • For a Transaction involving a Payment Facilitator or High-Risk Internet Payment Facilitator the name of the Payment Facilitator and the name of the Sponsored Merchant (or an abbreviation) • For a back-to-back Transaction involving a retailer signed by a Digital Wallet Operator (DWO), the name of the DWO and the name of the retailer • For a Transaction involving a Marketplace, the name of the Marketplace and the name of the retailer • For a Transaction involving an up-selling Merchant, the name of the up-selling Merchant offering the goods and services in a manner that clearly differentiates the up-selling Merchant from the initial Merchant • For a Transaction involving a CBPS, the name of the CBPS and the name of the biller
Transaction amount	Total currency amount of all goods and services sold to the Cardholder at the same time, including applicable taxes and fees and any adjustments or credits
Transaction Date	No additional requirements
Transaction type	Purchase
[1] A Card-Absent Environment Transaction by the Merchant must qualify as a Card-Absent Interlink Transaction.	

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5.9.2.3   Required Transaction Receipt Content for All Transactions

Effective 26 June 2023 In addition to the requirements in *Section 5.9.2.2, Required Transaction Receipt Content for All Transactions*, and *Section 5.4.2.2, Disclosure to Cardholders of Return, Refund, and Cancellation Policies*, a Transaction Receipt must contain all of the following, as applicable:

Table 5-12: Required Transaction Receipt Content for Specific Transactions

Transaction Type[1]	Required Content
Advance Payment	- For a full Advance Payment: - Full cancellation and refund policy, including the date and time that any refund privileges expire without Advance Payment forfeiture - Advance Payment Transaction amount - Scheduled start date or delivery date of the goods or services - The word(s) "Advance Payment" or "Prepayment" - For a partial Advance Payment: - Full cancellation and refund policy, including the date and time that any refund privileges expire without Advance Payment forfeiture - Advance Payment Transaction amount - The word(s) "Advance Payment," "Deposit," or "Partial Payment" if there is a balance outstanding - For balance payments, the word "Balance" if the full remaining cost of the goods or services has been paid - For cancellations, cancellation confirmation
Aggregated Transaction	- Amount of each individual purchase - Date of each individual purchase - Description of each individual purchase
Airline Transaction	For ticket purchases, itinerary data
Transaction at a rental Merchant	- Daily rental rate - Any applicable taxes - Dates of pick-up and return

Table 5-12: Required Transaction Receipt Content for Specific Transactions (continued)

Transaction Type[1]	Required Content
	• Description of additional costs
Cash-Back Transaction	Cash-back amount shown separately to purchase amount
Collection Agency Transaction	• Name of the original lender/creditor if different than the Loan repayment Merchant • Type of repayment (for example: "mortgage," "credit card," "goods," "services")
Cruise Line Transaction	• Cabin rate • Dates of embarkation and disembarkation
Debt Repayment and Overdue Receivable Transaction	• Type of repayment (for example: "loan," "mortgage," "credit card," "goods," "services") • Name of the original lender/creditor
Electronic Commerce Transaction	• Customer service contact • Merchant country • Merchant online address • Conditions of sale, including return and cancellation policy
Load Transaction	• Separate listing of the value of reload or sale • Type of tender used to fund the reload or purchase • Load Partner identification code • For a Load Transaction at a Visa ATM, account balance (if provided by the Issuer)
Lodging Merchant Transaction (in which lodging is a component)	• Dates of check-in and check-out • Daily room charge • Any applicable taxes • Description and dates of individual purchases
Quasi-Cash Transactions	For POS Transactions: • 4 digits printed below the Account Number (if present) • Type of secondary identification (for example: passport, driver's license)

Table 5-12: Required Transaction Receipt Content for Specific Transactions (continued)

Transaction Type[1]	Required Content
	without including the number or any other identifying information
No-Show Transaction	• Daily room charge or rental rate • Taxes • Agreed start date of the accommodation or rental • The words "No Show"
Partial Payment	• Name of the seller, if the Merchant is not the seller of the goods or services being purchased • A number representing where the Transaction falls in the installment sequence (for example: "2 of 4")
Preauthorized Healthcare Transaction	For a Healthcare Auto-Substantiation Transaction, the words "Preauthorized Healthcare"
Transaction (or establishment of an agreement if no amount is due at the time the Stored Credential is captured) involving a trial period, introductory offer, or promotional period	• The length of any trial period, introductory offer, or promotional period, including clear disclosure that the Cardholder will be charged unless the Cardholder takes steps to cancel any subsequent Transactions • The Transaction amount and Transaction Date for the initial Transaction (even if no amount is due) and for subsequent Recurring Transactions • A link or other simple mechanism to enable the Cardholder to easily cancel the Transaction and any subsequent Transactions online or via SMS/text message
Transaction on which a fee is assessed (where permitted)	Shown separately and clearly: • Convenience Fee • Service Fee • Wire Transfer Money Order Fee • Any other fees Fees and Surcharges must not be identified as a Visa-imposed charge.

[1] For Card-Absent Environment Transactions, the requirements apply only to qualified Card-Absent Interlink Transactions.

Effective through 25 June 2023 A Transaction Receipt representing Dynamic Currency Conversion (DCC) at the Point-of-Transaction must contain all of the following:

- Transaction amount, with currency symbols, in:

  – Merchant's local Currency

  – Transaction Currency

- Words "Transaction Currency," "Transaction Amount," "Transaction Charged," or "Amount Charged" next to the Transaction amount

- Currency Conversion Rate

- Currency conversion commission, fees, markup, or margin on the exchange rate over a wholesale rate or government-mandated rate

- Statement, easily visible to the Cardholder, that the Cardholder has been offered a choice of currencies for payment (including the local currency of the Merchant) and expressly agrees to the Transaction

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5.10   Returns, Credits, and Refunds

5.10.1   Merchant Processing

5.10.1.1   Merchant Processing of Credits to Cardholders

A Merchant that processes a Credit Transaction to a Cardholder's account for a previously completed purchase Transaction must be the same Merchant (same Terminal or Merchant Outlet is not required) that initiated the original purchase, and is subject to the following requirements:

- To the extent possible, the Merchant must process the Credit Transaction to the same Payment Credential as used in the original Transaction

- If unable to process a Credit Transaction to the original Payment Credential, the Merchant may refund the Transaction amount through alternate means (cash, check, in-store credit, or prepaid card), if any of the following conditions apply:

  – A Transaction Receipt or other proof of purchase is absent

  – 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 Payment Credential receives a Decline Response

- Initiate the Credit Transaction through the use of a PIN and an Acceptance Device

- Not exceed the original Transaction amount

- Process the refund with 5 calendar days of the Credit Transaction Date

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5.10.1.2   Credit Refunds for Timeshares

Effective 26 June 2023 A timeshare Merchant must provide a full credit refund when the Cardholder cancelled the Transaction within 14 calendar days of the contract date or the date the contract or related documents were received.

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5.10.1.3   Acquirer Responsibility for Credit Transactions

An Acquirer is liable to the Issuer for each Credit Transaction approved by the Issuer and must settle for the full amount of the Transaction.

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5.11   Payment Solution Providers

5.11.1   Acquirer Requirements for Consumer Bill Payment Service Providers

Effective 26 June 2023 An Acquirer that contracts with a Consumer Bill Payment Service (CBPS) provider[1] must comply with the requirements listed below:

- Ensure that processing of Interlink Transactions by the CBPS provider is limited to qualifying Card-Absent Interlink Transactions

- Register the CBPS with Visa/Interlink and obtain written approval for each CBPS before processing any Transactions as a CBPS. Interlink may, at its sole discretion, determine whether a third-party biller is eligible to participate in the CBPS program.

- Certify that the CBPS qualifies as a CBPS and complies with the Interlink Rules

- Conduct an adequate due diligence review of the CBPS and the non-Interlink-accepting billers to ensure compliance with the Acquirer's obligation to submit only legal Transactions to VisaNet and to ensure that the CBPS engages only in legal transactions with such billers.

- Communicate to Visa/Interlink the Merchant name and the Card acceptor identification assigned to the CBPS, and consistently use them in all Transaction messages

- Populate a business application identifier (BAI) associated with the CBPS on every participating Transaction

- For any Service Fee assessed, ensure that the underlying biller in the US Region uses a permitted MCC, as specified in *Section 5.5.2.1, Service Fee Assessment Requirements*

- Upon Interlink request, provide to Interlink activity reporting on each CBPS, including all of the following:

  – CBPS name

  – Biller name

  – Biller location

  – Monthly Transaction count and amount for each biller

  – Any other data requested by Interlink

- Ensure that the CBPS:

  – Is located in the US Region and makes payments only to billers located in the US Region

  – Uses the appropriate MCC to identify a biller, as listed in *Table 5-13, Consumer Bill Payment Service Provider – Allowed MCCs*. If unable to use the biller MCC or meet the requirements, the biller is ineligible for the program and must use MCC 4829.

  – Performs customer verification (KYC) and meets all applicable anti-money laundering requirements for all non-Interlink-accepting billers before initiating Transactions for such billers

  – Only aggregates payments to a single biller

  – Clearly discloses to the Cardholder, before the Transaction takes place, that it is the Merchant and that the Transaction involves only the transfer of money from the Cardholder to the third party

  – Upon completion of a Transaction, provide the Cardholder with access to all of the following information for at least 120 days following the Transaction Processing Date:

    ▪ Biller name

    ▪ Total Transaction amount in the Transaction Currency

    ▪ Transaction Date

    ▪ Biller payment date and method

- Ensure that all Transactions processed by a CBPS include both:

  – CBPS name and biller name in the Merchant name field

  – CBPS identifier

Table 5-13: Consumer Bill Payment Service Provider – Allowed MCCs

Country	Allowed MCCs
US Region	
US	Any of the following: • 4900 (Utilities – Electric, Gas, Water, and Sanitary) • 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment) • 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency [for example: Cryptocurrency], Money Orders [Not Money Transfer], Account Funding [not Stored Value Load], Travelers Cheques, and Debt Repayment) • 6513 (Real Estate Agents and Managers – Rentals) • 8011 (Doctors and Physicians [Not Elsewhere Classified]) • 8050 (Nursing and Personal Care Facilities) • 8062 (Hospitals) • 8099 (Medical Services and Health Practitioners [Not Elsewhere Classified]) • 8211 (Elementary and Secondary Schools) • 8220 (Colleges, Universities, Professional Schools, and Junior Colleges) • 8241 (Correspondence Schools) • 8244 (Business and Secretarial Schools) • 8249 (Trade and Vocational Schools) • 8299 (Schools and Educational Services [Not Elsewhere Classified]) • 8351 (Child Care Services) • 9311 (Tax Payments)

[1] A Merchant that provides a payment solution that allows Cardholders to pay qualifying billers. A biller may or may not be a Merchant.

6 Reserved for Future Use

7 Transaction Processing

7.1 VisaNet Systems Use

7.1.1 Interlink Switch

7.1.1.1 Interlink Switch Services Available to Members

The Interlink Switch makes available all of the following to an Interlink Member that routes Transactions through it:

- **Effective through 25 June 2023** Clearing and Transaction routing information relating to the Interlink Member's Merchants, Processors, and sponsored entities

- **Effective 26 June 2023** Clearing and Transaction routing information relating to the Interlink Member's Merchants, Processors, Payment Facilitators, Marketplaces, Digital Wallet Operators and sponsored entities[1]

- Records required to verify and audit the Interlink Member's Transactions

- Authorization Response from the Card Authorization System, delivered to the Merchant Interface System operated by the Acquirer

- Stand-In Processing for online Transactions, Pre-Authorization requests, and Pre-Authorizations if the Card Authorization System is unavailable

- Transaction log for back-up or recovery purposes

The Interlink Switch also accepts Transaction message on behalf of the Card Authorization System if the Issuer's Card Authorization System is unavailable.

An Interlink Member must ensure that all lines and datasets associated with the Merchant Interface System and the Card Authorization System comply with the applicable VisaNet Manuals.

[1] For Card-Absent Environment Transactions processed by a Payment Facilitator, Marketplace, or Digital Wallet Operator, the Interlink Switch services are limited to qualified Card-Absent Interlink Transactions.

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7.1.1.2 Interlink Switch Operational Standards

The Interlink Network operates and maintains the Interlink Switch. The Interlink Switch:

- Is available 24 hours a day, 7 days a week

- Meets the minimum response time standards specified in the applicable VisaNet Manuals

- Maintains a daily record of all Transaction data, except PIN data, processed through it

- Coordinates and maintains all lines and datasets between, both:

  – The Merchant Interface System operated by the Acquirer

  – The Card Authorization System operated by the Issuer

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7.1.1.3   PINless Enablement Disclosure Requirements for Non-Visa Payment Credential Transactions – US Region and US Territories

Effective 26 June 2023 In the US Region and US Territory: A US Issuer that enables processing of qualified Card-Absent Interlink Transactions must clearly communicate to its Cardholders that such Transactions do not require PIN authentication.

At the time of issuance or implementation of such processing, this Cardholder communication must be included in the terms and conditions of the deposit and/or debit account.

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7.2   Access to Visa/Interlink Systems

7.2.1   Visa Merchant Direct Exchange

7.2.1.1   Visa Merchant Direct Exchange Merchant Termination or Downgrade

If an Acquirer terminates receipt or transmission of Interchange, or downgrades its VisaNet processing level for Interchange access provided to a Visa Merchant Direct Exchange Merchant, the Acquirer must both:

- Notify Interlink in writing at least 3 months before the termination or effective date of the downgrade

- Be responsible for the VisaNet access charges that would have been assessed until the designated termination date, if the Acquirer terminates the receipt or transmission of Interchange before the designated termination date

Access and processing levels must have been in effect at least 12 months on the designated effective date of the downgrade or termination.

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7.3   Authorization

7.3.1   Stand-In Processing Service Participation

7.3.1.1   Routing File for Card-Absent Interlink Transactions

Effective 26 June 2023 If an Acquirer chooses to route qualified Card-Absent Interlink Transactions, it must determine the routing of an Authorization Request using either:

- Interlink and Visa Routing File

- PIN at the Point of Sale Routing File

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7.3.1.2   Stand-In Processing

Interlink provides Stand-In Processing for online Transactions, Pre-Authorization Requests, and completion of previously pre-authorized Transactions if the Pre-Authorization Requests or Completion Message are received by the Interlink Switch when the Card Authorization System is unavailable.

If the actual Transaction amount received in a Completion Message is greater than the Stand-In Processing limit but less than or equal to the amount previously pre-authorized, the Interlink Switch will authorize the Transaction on behalf of the Card Authorization System.

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7.3.1.4   Stand-In Processing Parameters

An Issuer must establish Stand-In Processing parameters based on any of the following:

- Activity File Parameters (by product type and/or Merchant Category Code)

- Maximum purchase amount limits (by product type and/or Merchant Category Code)

- Negative files

- Positive files

- Cardholder cumulative data (velocity) files

- Card expiration date

- PIN Verification procedures

If an Issuer requests PIN Verification, the minimum Stand-In Processing limits apply only if Interlink Switch supports the method of PIN Verification used by the Issuer.

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7.3.1.5 Visa Smarter Stand-In Processing – Issuer Participation Requirements

An Issuer that participates in Visa Smarter Stand-In Processing (STIP) is responsible for both:

- Obtaining any necessary permissions and consents in connection with having Transactions processed by Visa Smarter STIP
- Setting Visa Smarter STIP parameters, which in the event of a conflict will prevail over any other STIP parameters set by the Issuer

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7.3.2 Authorization Processing

7.3.2.1 Merchant or Acquirer Authorization Requirements

A Merchant or an Acquirer must both:

- Obtain Authorization before completing a Transaction
- Electronically transmit the Transaction data to the Merchant Interface System and through the Interlink Switch to the Card Authorization System

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7.3.3 Member Provision of Authorization Services

7.3.3.1 Requirement to Provide Authorization Services

A Member must provide Authorization services for all of its Cardholders or Merchants 24 hours a day, 7 days a week, using one of the following methods:

- Directly, as a Processor
- Through another designated Processor
- By other means approved by Interlink

An Issuer or its designated Processor must respond to an Authorization Request within 10 seconds of its transmission by Interlink.

If the Card Authorization System does not receive an Authorization Response from an Issuer within the specified time limit, the Interlink Switch will respond on behalf of the Issuer using Stand-In Processing.[1]

[1] This requirement does not apply in the Canada Region.

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7.3.4 Authorization Reversals and Authorization Holds

7.3.4.1 Acquirer Requirement to Act on Authorization Reversal

An Acquirer that receives an Authorization Reversal from its Merchant must accept the Authorization Reversal and immediately forward it to Interlink.

If an Issuer is not available to process a Reversal, the Interlink Network both:

- Accepts the Reversal on behalf of the Issuer

- Forwards the Transaction to the Card Authorization System when the Issuer is available

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7.3.4.2 Issuer Requirements for Matching Authorization Reversal

An Issuer that receives an Authorization Reversal must attempt to match the Authorization Reversal to a previous Authorization Request.

When matched, the Issuer must immediately both:

- Process the Authorization Reversal

- Release any applicable hold on the available funds in its Cardholder's account

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7.3.5 Declines

7.3.5.1 Use of Authorization Response Codes

Effective 26 June 2023 An Issuer that declines an Authorization Request must send to VisaNet the Decline Response code that most accurately reflects the reason for the decline, as specified in *Table 7-1, Decline Response Code Use*.

A Merchant that receives a Decline Response may resubmit the Authorization Request only as follows:

Table 7-1: Decline Response Code Use

Reason Code	Issuer Requirements	Merchant Reattempt Limits
Category 1: Issuer will never approve • 04 (Pick up card [no fraud]) • 07 (Pick up card, special condition [fraud account]) • 12 (Invalid transaction) • 14 (Invalid account number [no such number])[1] • 15 (No such issuer [first 8 digits of account number do not relate to an issuing identifier]) • 41 (Lost card, pick up) • 43 (Stolen card, pick up) • 46 (Closed account) • 57 (Transaction not permitted to cardholder) • R0 (Stop payment order) • R1 (Revocation of authorization order) • R3 (Revocation of all authorizations order)	Limit use to transactions that will never be approved	Reattempt not permitted
Category 2: Issuer cannot approve at this time • 03 (Invalid merchant) • 19 (Re-enter transaction) • 51 (Not sufficient funds) • 59 (Suspected fraud) • 61 (Exceeds approval amount limit) • 62 (Restricted card [card invalid in region or country]) • 75 (Allowable number of PIN-entry tries exceeded)	Use to indicate the decline condition	Reattempt permitted (up to 15 attempts in 30 days)

Table 7-1: Decline Response Code Use (continued)

Reason Code	Issuer Requirements	Merchant Reattempt Limits
• 78 (Blocked, first used or special condition [account is temporarily blocked]) • 86 (Cannot verify PIN) • 91 (Issuer or switch inoperative) • 93 (Transaction cannot be completed – violation of law) • 96 (System malfunction) • N3 (Cash service not available) • N4 (Cash request exceeds issuer or approved limit)		
Category 3: Data quality – Revalidate payment information • 14 (Invalid account number [no such number])[1] • 54 (Expired card or expiration date missing) • 55 (PIN incorrect or missing) • 82 (Negative online CAM, dCVV, iCVV, or CVV results) • N7 (Decline for CVV2 failure)	Use to indicate the decline condition	Reattempt permitted (up to 15 attempts in 30 days)
Category 4: Generic response codes All other Decline Response codes	Limit use to transactions where no other value applies	Reattempt permitted (up to 15 attempts in 30 days)
[1] Reattempts are not permitted.		

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7.3.6   Partial Authorization

7.3.6.1   Partial Authorization Service – Acquirer Requirements

An Interlink Acquirer must:

- Obtain systems certification from Interlink to receive and transmit Partial Authorizations

- Process Partial Authorization messages for all Acceptance Devices that have been programmed to participate in the Partial Authorization Service

- Support an Authorization request message for terminals that have been programmed to accept a Partial Authorization Response

- Ensure that its participating Merchants:

  – Support Partial Authorizations for all Visa Card types

  – Include the Partial Authorization indicator in the Authorization Request

  – Submit an Authorization Reversal if the Cardholder elects not to complete the purchase

  – Submit a Clearing Transaction for no more than the amount approved in the Partial Authorization Response

- Ensure that a Merchant that provides Cash-Back participates in the Partial Authorization service

- Support partial approval amounts and Partial Authorization Responses (Response Code "10") from an Issuer for terminals that have been programmed to accept Partial Authorization Responses

- Accept and forward to Interlink an Authorization Reversal received subsequent to a Partial Authorization Response

- For a Transaction, that involves the purchase of goods or services and a cash back amount, apply the Partial Authorization response only toward the purchase amount

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7.3.6.2   Issuer Requirements for Releasing Hold on Funds

Effective through 25 June 2023 An Issuer must release any applicable hold on available funds in its Cardholder's Account as follows:

- Upon receipt of the Pre-Authorization Completion message

- Upon receipt of a Reversal of the Pre-Authorization Transaction

- No later than X hours after following receipt of Pre-Authorization Request, if a Pre-Authorization Completion message has not been received by that time

This requirement does not apply if the Issuer determines that the Transaction or account involves suspicious or unusual activity.

Effective 26 June 2023 An Issuer must release any hold, or a portion of it, on the available funds in its Cardholder's account as follows:[1]

Table 7-2: Table 7-3: Funds Hold Release Requirements

Transaction Type	Issuer must release hold or portion of hold
Automated Fuel Dispenser Transaction	The earlier of either: • The receipt of the Completion Message • Within 2 hours after the receipt of the Authorization Request
All Other Pre-Authorizations	The earlier of the following: • Upon receipt of a Completion Message that matches all, or a portion, of a previous Authorization Request or Pre-Authorization Request • Upon expiration of applicable timeframe as specified in *Section 5.7.2.4, Approval Response Validity Timeframes* • Immediately upon receipt of a Reversal of all or a portion of an Authorization or Pre-Authorization that contains at least the data elements required to match the Authorization Reversal to a previous Authorization Request or Pre-Authorization Request

[1] Unless the Issuer determines that the Transaction or account involves suspicious or unusual activity.

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7.3.6.3 Partial Authorization Service – Issuer Requirements

An Issuer that participates in the Partial Authorization Service must support Partial Authorizations and Authorization Reversals.

An Issuer and its Processor must participate in the Partial Authorization Service for Transactions involving Prepaid Cards.

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7.3.7 Pre-Authorization

7.3.7.1 Pre-Authorization and Partial Pre-Authorization Processing Requirements

Effective through 25 June 2023 An Acquirer or a Merchant that initiates a Pre-Authorization Request must comply with all of the following:

- Support processing of Partial Pre-Authorization responses from the Issuer

- Initiate the Pre-Authorization Request at or in proximity to the Point-of-Transaction and for a specific amount

- Require Cardholder-entered PIN at the Point-of-Transaction Acceptance Device

- Send the Pre-Authorization Completion message within X hours of the Pre-Authorization Request

- Not transfer funds until a Pre-Authorization Completion message for the exact amount of the Transaction is received

Effective 26 June 2023 An Acquirer or a Merchant that initiates a Pre-Authorization Request must comply with all of the following:

- Support processing of Partial Pre-Authorization responses from the Issuer

- Initiate the Pre-Authorization Request at, or in proximity to, the physical Point of Sale (POS) Acceptance Device[1] and for a specific amount

- Require Cardholder-entered PIN at the POS Acceptance Device[1]

- Send the Pre-Authorization Completion message within the timeframes specified in *Section 5.7.2.4, Approval Response Validity Timeframes*

- Not transfer funds until a Pre-Authorization Completion message for the Transaction is received

The use of PIN and Point-of-Transaction Acceptance Device is not required to process a Pre-Authorization Completion.

[1] This requirement does not apply to a qualified Card-Absent Interlink Transaction.

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7.4   Merchant Interface System

7.4.1   Merchant Interface System Processing

7.4.1.1   Merchant Interface System Acquirer Responsibilities

An Acquirer must ensure that its Merchants maintain a Merchant Interface System that complies with all of the following:

- *V.I.P. System SMS Interlink Technical Specifications*

- PIN Management Requirements Documents

- *Visa PIN Security Program Guide*

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7.4.1.2   Merchant Interface System Processing Capabilities

The Merchant Interface System must be capable of processing all of the following:

- Disputes, Dispute Responses, Acquirer-initiated pre-Arbitration attempts, and Adjustments
- Dispute Reversals
- Partial Authorization Transactions
- Purchase Transactions
- Responses to each of the above Transactions
- Reversals
- **Effective 26 June 2023** For qualified Card-Absent Interlink Transactions, the Merchant Interface System may be capable of processing any of the following:
  - Account Verification
  - Bill Payment Transactions
  - Debt Repayment Transactions
  - Electronic Commerce Transactions
  - Installment Payment Transactions
  - Mail/Phone Order Transactions
  - Merchant Initiated Transactions
  - Pre-Authorization and Pre-Authorization Completion
  - Recurring Payment Transactions

For each Transaction submitted to it, the Merchant Interface System must both:

- Transmit the required information as specified in the *V.I.P. System SMS Interlink Technical Specifications*
- Process the Transaction unless prevented from doing so due to a technical malfunction

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7.4.1.3   Merchant Interface System – Acquirer Processing Options

An Acquirer may, at its option, process the following Transactions:

- Balance inquiries

- Pre-Authorizations

- Credit Transactions

- Quasi-Cash Transactions

- Responses to each of the above Transactions

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7.5 Processing of Specific Transaction Types

7.5.2 Transaction Reversals

7.5.2.1 Transaction Reversal Requirements

A Merchant may process a Transaction Reversal to cancel a previous Transaction in any of the following situations:

- The Transaction timed out

- The Cardholder cancels the Transaction, or the Transaction is cancelled for any other reason, after the Authorization Request has been sent

A Reversal must meet all of the following conditions:

- Be submitted for Deposit the same day as the original Transaction

- Match the original Transaction amount

- Originate at the same Merchant as the original Transaction

- Be transmitted with the Trace Number

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7.5.3 Quasi-Cash Transactions

7.5.3.1 Quasi-Cash Transaction Processing Code

Unless permitted otherwise in *Section 7.5.3.2, Money Order Processing Requirements*, a Merchant or an Acquirer that initiates a Quasi-Cash Transaction must transmit in its message to the Interlink Network the appropriate processing code to identify the Transaction as a Quasi-Cash Transaction.

7.5.3.2   Money Order Processing Requirements

For a Quasi-Cash Transaction that includes the purchase of a money order, a Merchant must either:

- Process the Transaction as specified in *Section 7.5.3.1, Quasi-Cash Transaction Processing Code*

- Both:

  - Include the money order amount and any applicable service fee in the Cash Back field of the message

  - Include the combined value of goods, services, money order, and any applicable service fees in the total Transaction amount

This provision applies only to a Merchant that is assigned one of the following Merchant Category Codes:

- 5310 (Discount Stores)

- 5411 (Grocery Stores and Supermarkets)

- 5912 (Drug Stores and Pharmacies)

- 9402 (Postal Services – Government Only)

An Issuer has no dispute rights related to the purchase of a money order.

7.5.3.3   Quasi-Cash/Online Gambling Transaction Indicator

Effective 26 June 2023 A Quasi-Cash or Online Gambling Transaction[1] must be processed with a Quasi-Cash Transaction indicator in the Authorization/Pre-Authorization Request and Completion Message.

The Merchant or Acquirer must include the Quasi-Cash Transaction indicator in the Authorization/ Pre-Authorization Request and Completion Message.

[1]   Only a qualified Card-Absent Interlink Transaction may be processed as an Online Gambling Transaction.

7.5.4　Bill Payment Transactions

7.5.4.1　Bill Payment Transaction Data

Effective 26 June 2023 A Merchant may enable Interlink for Bill Payment Transaction only for a qualified Card-Absent Interlink Transaction. The Acquirer must identify the Bill Payment Transaction in the message to the Issuer.

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7.6　Transaction Processing Time Limits and Dates

7.6.1　Processing Time Limits

7.6.1.1　Acquirer Processing Timeframes

Effective 26 June 2023 An Acquirer must process all Interlink Transactions as Full Service Online Financial Transactions through the V.I.P. System. For Transactions in the Card-Absent Environment,[1] the following timeframes apply:

Table 7-3: Acquirer Processing Timeframe Requirements

Transaction Type	Maximum Processing Timeframe
Merchandise Returns and Credits[1]	Within 5 calendar days of the Transaction Date
All Other Transactions[1]	• Within 8 calendar days of the Transaction Date
[1] Transactions in the Card-Absent Environment must be qualified Card-Absent Interlink Transactions.	

The Processing Date and Transaction Date are each counted as one day.

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7.7　Transaction Data Accuracy

7.7.1　Interlink Transaction Adjustments

7.7.1.1　Interlink Transaction Adjustments

If an Acquirer processes an Adjustment to correct a Merchant or Acquirer processing error, it must both:

- Process the Adjustment within 45 calendar days of the purchase date of the original Transaction

- Process the Adjustment for the correct Transaction amount

The Acquirer must include, in the "supporting information field" all of the following information from the original Transaction:

- Transaction Date

- Merchant name and location

- Greenwich Mean Time

- Trace Number

The Acquirer must not process an Adjustment subsequent to a Dispute.

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7.7.2   Transaction Corrections

7.7.2.1   Correcting Duplicate or Erroneous Data Transmission

Upon discovering that duplicate or erroneous data was submitted through Interchange, a Processor or Merchant must request, through its Acquirer, that the data be corrected.

The Processor or Merchant must:

- Notify Interlink within 2 hours of discovery

- Submit a correction or an Adjustment for each duplicate or erroneous Transaction within 2 business days following discovery

- If submitting an Adjustment, reference, either:

  – The settled, original Transaction containing duplicate or erroneous data, including Transactions where the Merchant completed the sale but the Transaction timed out or failed to complete[1]

  – The Pre-Authorization Transaction that was denied after the Pre-Authorization Request had been approved

An Acquirer must not submit an Adjustment after a Dispute has been processed.

An Acquirer that fails to provide accurate Transaction data may be subject to Disputes or non-compliance assessment.

[1] If unable to reference the settled original Transaction (example: Transaction timed out or failed to complete) but the sale was completed, the Merchant, through its Acquirer, must attempt good faith collection from the Issuer before processing an Adjustment

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7.7.3   Merchant Data

7.7.3.1   Merchant Data Elements

When submitting Transactions, an Acquirer must provide accurate Merchant descriptor data as specified in the applicable VisaNet Manuals.

An Acquirer that fails to submit accurate data is subject to non-compliance assessments.

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7.8   VisaNet Systems Use

7.8.1   Access to Visa/Interlink Systems

7.8.1.1   Interlink Member System Requirements

An Interlink Member must be able to receive and transmit Interchange data as V.I.P. System financial Transactions. The Interlink Member must comply with the appropriate VisaNet Manual when using Full Service for Clearing.

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7.9   Settlement

7.9.1   Funds Transfer Requirements

7.9.1.2   Settlement Funds Reporting Process

Interlink will electronically transmit a record of the Settlement Amount to each Interlink Member through the Interlink Switch for each Processing Date. This record will both:

• Identify the Settlement Amount to be transferred to or requested from the Interlink Member

• Detail the amount Interlink Members and their Affiliates have due from or to each of the other Interlink Members

For Settlement of Interregional Transactions, an Interlink Member must comply with all of the following:

- *Visa Core Rules and Visa Product and Service Rules*

- *Visa Settlement Funds Transfer Guide*

8　　　Processing Products

8.1　　　Use of Interlink Systems

8.1.1　　　VisaNet Access Points

8.1.1.1　　　Deployment of Visa Merchant Direct Exchange (MDEX) at User Sites

A Visa Merchant Direct Exchange Merchant that deploys a Visa system must provide, at no cost to Interlink or Visa, all of the following

- A location that meets Interlink requirements for installing one or more VisaNet Access Points on the Visa Merchant Direct Exchange Merchant's premises

- A sufficient number of qualified personnel that the Visa Merchant Direct Exchange Merchant has trained to meet Interlink specifications

- Upon request, access to the premises of the Member and cooperation with Interlink and its authorized agents or representatives for the installation, service, repair, or inspection of the VisaNet Access Points

- Computer time and a sufficient number of qualified personnel to ensure prompt and efficient installation and use of the VisaNet software supplied by Interlink

- Any other support reasonably requested by Interlink for the installation of Visa systems

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8.1.1.2　　　Prohibition against VisaNet Access Point Modification

No party may make or attempt to make any repair, adjustment, alteration, or modification to a VisaNet Access Point, except as expressly authorized by Interlink.

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8.1.1.3　　　VisaNet Access Point Security – Visa Merchant Direct Exchange

A Visa Merchant Direct Exchange Merchant must provide the same level of security for its VisaNet Access Points as it provides for its proprietary systems.

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8.1.2 Visa Merchant Direct Exchange

8.1.2.1 Visa Merchant Direct Exchange Transaction Delivery

An Acquirer of a Visa Merchant Direct Exchange Merchant must both:

- Be capable of receiving VisaNet reports or records as notification that both:
  – Clearing and Settlement occurred for Transactions submitted by the Visa Merchant Direct Exchange Merchant
  – Payment is due to the Visa Merchant Direct Exchange Merchant
- Accept responsibility for Transactions submitted by the Visa Merchant Direct Exchange Merchant

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8.1.2.2 Visa Merchant Direct Exchange Notification Obligations

A Visa Merchant Direct Exchange Merchant must:

- Maintain VisaNet records, documents, and logs and provide them to Interlink upon request
- Notify Interlink promptly if a VisaNet Access Point for which it is responsible fails to operate properly
- Notify Interlink promptly of any change in the street address where the VisaNet Access Point is installed. The software must not be relocated across national boundaries without the prior written permission of Interlink.

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8.2 Original Credit Transactions

8.2.1 Original Credit Transactions – Originating Requirements

8.2.1.1 Original Credit Transaction Limitations

In the US Region: An Original Credit Transaction must involve only a single sender and a single recipient.

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8.2.1.2 Original Credit Transaction Verification of Posting

In the US Region: If a Recipient Issuer receives through Visa Resolve Online an Original Credit Transaction originator's request for confirmation or proof that funds have been posted to a recipient Cardholder's account, it must respond to the confirmation request through Visa Resolve Online within 5 calendar days from the date of inquiry.

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8.2.2 Original Credit Transactions – Recipient Issuer Requirements

8.2.2.1 Original Credit Transaction (OCT) Recipient Issuer Requirements

In the US Region: A Recipient Issuer must do all of the following:

- Post an Original Credit Transaction (OCT) to the Payment Credential within 2 business days of receipt, or dispute the OCT to the Originating Acquirer
- If participating in Fast Funds, make funds available to the Cardholder within 30 minutes of approving an OCT
- For a Dispute processed for an OCT, only initiate a Dispute Reversal within one calendar day of the Dispute Processing Date
- Not apply additional funds transfer fees for consumer Cards

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8.2.3 Original Credit Transactions – Fast Funds

8.2.3.1 Original Credit Transactions – Fast Funds Processing

In the US Region: A Recipient Issuer must process as Fast Funds an incoming Original Credit Transaction received for a Debit Card or Reloadable Prepaid Card, except a Reloadable Prepaid Card where Cardholder data is not on file or where the source of loads may be restricted (for example: government, healthcare, insurance programs).

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8.3   Visa Innovation Center

8.3.1   Confidentiality of Information Exchanged in Relation to a Visa Innovation Center Engagement

A Member (or Authorized Participant, if applicable) must, and Visa will, keep non-public information (including, but not limited to, Confidential Information provided by the other party or its affiliates, any discussions, negotiations, or proposals related to a Visa Innovation Center engagement or other specifications, software development kits, source code, object code, or application program interfaces provided by Visa or its affiliates, or any other information that by its nature would be reasonably understood to be confidential or proprietary) and, except as the disclosing party permits otherwise, must and will not use such confidential information except to the extent necessary, for the Member (or Authorized Participant, if applicable) and Visa to meet their obligations related to the Visa Innovation Center engagement.

Visa or the Member (or Authorized Participant, if applicable) may disclose the confidential information of the other party or its affiliates only to the following:

- Employees, affiliates, and agents who have agreed to confidentiality terms with the party that receives the confidential information that reasonably protect the other party's confidential information

- Employees, affiliates, and agents to whom that receiving party reasonably needs to disclose the confidential information to perform its obligations or to create any final good, data, material, work product, or deliverable developed and delivered by Visa to the Member (or Authorized Participant, if applicable) during or as a result of a Visa Innovation Center engagement

The receiving party may disclose confidential information to the receiving party's auditors and outside counsel to the extent reasonably required to comply with applicable laws or regulations or procure appropriate legal advice. The receiving party must use the same degree of care, but no less than a reasonable degree of care, as it uses to prevent unauthorized disclosure of its own confidential information.

The receiving party has no obligation to keep confidential any confidential information:

- That any of the following:
  - Is already known to the receiving party (as evidenced by its preexisting records)
  - Is or becomes publicly known without any breach of confidentiality obligations
  - Is received from a third party that has no applicable duty of confidentiality
  - Is independently developed by the receiving party without any use of confidential information disclosed in relation to the Visa Innovation Center engagement

- If required by court order, governmental demand, or other compulsory legal process, provided that, if legally permitted to do so, the receiving party first notifies the disclosing party in writing at least 10 days in advance to afford the disclosing party an opportunity to seek relief from the required disclosure, a protective order, or other relief

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8.3.2   Ownership of Intellectual Property in Relation to a Visa Innovation Center Engagement

Background Intellectual Property Rights – Visa and a Member (or Authorized Participant, if applicable) retain ownership of intellectual property rights that each owned, created, or discovered before, or otherwise independently of, any information and materials delivered and work performed during a Visa Innovation Center engagement or resulting from use of Visa Innovation Center services.

Foreground Intellectual Property Rights – Subject to each party's rights in its own background intellectual property and to Visa's rights to any patents that embody or use its confidential information, Visa and the Member (or Authorized Participant, if applicable) each own exclusive right, title, and interest in and to all intellectual property rights to works and information created solely by Visa or the Member (or Authorized Participant, if applicable), or inventions conceived solely by Visa or the Member (or Authorized Participant, if applicable) during or as a result of a Visa Innovation Center engagement or use of Visa Innovation Center resources.

Joint Intellectual Property Rights – Except for works or projects that Visa deems to be a custom work or project, and subject to each party's rights in its own background intellectual property and to Visa's rights to any patents that embody or use its confidential information, if a joint work or joint invention arises during or as a result of a Visa Innovation Center engagement (and if there is no separate written agreement to the contrary), Visa and the Member (or Authorized Participant, if applicable) jointly own the copyright to the joint work or patent rights to the joint invention ("joint intellectual property"). Visa and the Member (or Authorized Participant, if applicable) have the right to use, modify, license, assign, and otherwise exploit such joint intellectual property worldwide without any duty to account to or obtain consent of the other joint owner.

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8.3.3   Member License to Use Intellectual Property Developed in a Visa Innovation Center Engagement

Visa and a Member (or Authorized Participant, if applicable) grants to the other a worldwide, fully paid, royalty free, non-exclusive, perpetual, non-terminable right and license, including the right to grant and authorize sublicenses, to use and exploit for any and all purposes the foreground intellectual property and joint intellectual property specified in *Section 8.3.2, Ownership of Intellectual*

Property in Relation to a Visa Innovation Center Engagement, owned by Visa or the Member (or Authorized Participant, if applicable). This license does not and will not grant any rights or licenses to any background intellectual property specified in *Section 8.3.2, Ownership of Intellectual Property in Relation to a Visa Innovation Center Engagement*, nor does it grant Visa or the Member (or Authorized Participant, if applicable) any rights or licenses under any trademarks, trade names, logos, or other branding of the other party.

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9 Interchange

9.1 General Interchange Requirements

9.1.1 Interchange Reimbursement Fees

9.1.1.1 Interchange Reimbursement Fee Payment Flow

An Interlink Member pays another Interlink Member Interchange Reimbursement Fees for each Transaction, including each interregional Transactions, processed through Interlink, as specified in the *Interchange Reimbursement Fee Rate Sheet* available at visa.com.

The Interchange Reimbursement Fee is paid by one Member to another as follows:

Table 9-1: Payment of Interchange Reimbursement Fees

Interlink Members and Non-Member Processors	Interchange Reimbursement Fee	
	Charged to	Received by
Purchase Debit	Acquirer	Issuer
Pre-Authorization	None	None
Pre-Authorization Completion	Acquirer	Issuer
Declines	None	None
Balance Inquiry	None	None
Reversal	Issuer	Acquirer
Credit	Issuer	Acquirer
Adjustment	Acquirer[1]	Issuer[1]
Dispute	Issuer	Acquirer
Dispute Response or Acquirer-initiated pre-Arbitration attempt	Acquirer	Issuer

[1] Interchange is reversed for credit adjustments.

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9.2 Interchange Reimbursement Fee Programs

9.2.1 Supermarket Interchange Reimbursement Fee

9.2.1.1 Supermarket Interchange Reimbursement Fee Qualification Criteria – US Region

In the US Region: A Transaction qualifies for the Supermarket Interchange Reimbursement Fee only if all of the following characteristics apply:

- Merchant is a non-membership retail store primarily engaged in selling food for home preparation and consumption
- Merchant offers a complete line of food merchandise, including self-service groceries, meat, produce, and dairy products
- Merchant has monthly sales of perishables (packaged and in-store bakery goods, dairy products, delicatessen products, floral items, frozen foods, meat, and produce) representing at least 45% of total monthly sales
- Merchant is assigned an MCC of 5411 (Grocery Stores and Supermarkets)
- Merchant transmits the appropriate supermarket indicator in the Transaction message

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9.3 Interchange Reimbursement Fee Compliance Program

9.3.1 Interchange Reimbursement Fee Compliance

9.3.1.1 Interchange Reimbursement Fee (IRF) Compliance Filing Requirements

A Member may file for IRF Compliance if all of the following apply:

- A violation of the Interlink Rules or Interlink Interchange Reimbursement Fee Rate Sheet occurred
- The Member received or paid incorrect IRF as a direct result of the violation by another Member
- The Member's financial loss is a direct result of an incorrectly applied IRF rate
- The Member would not have incurred a financial loss if the violation had not occurred
- The violating Transactions were processed through VisaNet
- The IRF rate paid or received is not governed by any bilateral or private agreements
- Visa has screened the request and granted permission for the Member to file

A Member may aggregate up to 1,000,000 Transactions into a single IRF Compliance case if the Transactions involved the same opposing Member and violated the same rule or the same requirement in the Interlink *Interchange Reimbursement Fee Rate Sheet*. The value of the aggregated Transactions must not be less than the sum of the IRF screening fee and the IRF filing fee specified in the *Visa Canada Fee Schedule* and the *Visa U.S.A. Fee Schedule*.

Visa may refuse to allow a filing Member to participate in IRF Compliance. The decision by Visa to refuse participation is final and not subject to any challenge.

A Member must comply with the *Interchange Reimbursement Fee Compliance Process Guide*.

A Member whose submission that does not meet the IRF Compliance eligibility criteria may file for Compliance, as specified in *Section 11.12.1, Compliance Filing Conditions*.

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10 Risk

10.1 Corporate Risk Reduction

10.1.1 Anti-Money Laundering

10.1.1.1 Anti-Money Laundering Program Overview

Interlink maintains an anti-money laundering program reasonably designed within the context of laws and regulations applicable to Interlink to prevent the Interlink system from being used to facilitate money laundering or the financing of terrorist activities.

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10.1.2 Electronic Commerce Merchant Requirements

10.1.2.1 Electronic Commerce Transaction Type Prohibition

Effective 26 June 2023 A Merchant, Payment Facilitator, Sponsored Merchant, or entity classified as high-integrity risk, as specified in *Section 10.4.3.1, High-Integrity Risk Merchants*, that displays a Visa-Owned Mark on its website and/or application must not accept Interlink payment for any of the following:[1]

- The purchase or trade of photographs, video imagery, computer-generated images, cartoons, simulation, or any other media or activities including, but not limited to, activities listed in *Section 1.3.3.2, Integrity Risk and Use of the Visa-Owned Marks*

- The purchase of adult content or services using MCC 5967 (Direct Marketing – Inbound Telemarketing Merchants) where the Merchant or Sponsored Merchant is not compliant with all the requirements specified in Section 3.1.1 of the *Visa Integrity Risk Program Guide*

- The purchase of products that claim or imply a similar efficacy as prescription drugs, controlled substances, or recreational/street drugs, irrespective of claims of legality

Violation of this requirement may result in the termination of the Merchant, Payment Facilitator, Sponsored Merchant, High-Integrity Risk Merchant, High-Risk Internet Payment Facilitator, or High-Integrity Risk Sponsored Merchant.

[1] The requirements for online display of the Interlink Mark apply in connection with qualified Card-Absent Interlink Transactions.

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10.2 Agents and Processors

10.2.1 Member Requirements Related to VisaNet Processors

10.2.1.1 VisaNet Processor Contracts

An Interlink Member must execute a written contract with each VisaNet Processor. The contract must comply with all of the following:

- Include minimum standards established by Interlink, including, but not limited to:
  - Policies
  - Procedures
  - Service levels
  - Performance standards
- Include language that:
  - Permits Interlink to conduct financial and procedural audits and general reviews at any time
  - Requires the VisaNet Processor to make Cardholder and Merchant information available to Interlink and regulatory agencies
  - Contains a notice of termination clause
- Require that the VisaNet Processor comply with:
  - The Interlink Rules
  - Applicable laws or regulations
- Be executed by a senior officer of the Interlink Member
- Require the VisaNet Processor to comply with the *Payment Card Industry Data Security Standard (PCI DSS)*
- Require that the VisaNet Processor be properly registered with Interlink

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10.2.1.2 VisaNet Processor Requirements Related to Third Parties

A contract between an Interlink Member and its VisaNet Processor must require the VisaNet Processor to:

- Ensure that any third party that uses the Interlink Member's BIN or Acquiring Identifier is properly registered with Interlink by that Interlink Member

- Notify BIN Licensees or Acquiring Identifier Licensees in writing and receive written approval before allowing a Third Party Agent to use the Interlink Member's BIN or Acquiring Identifier, or granting access to Cardholder information

- Report at least quarterly to the Interlink Member and Interlink any third party that uses its BIN or Acquiring Identifier

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10.2.1.3   General Member Responsibilities for VisaNet Processors

A Member that has a contract with a VisaNet Processor must:

- Provide Transaction-related processing instructions directly to its VisaNet Processor

- Distribute written policies and procedures to its VisaNet Processors

- Establish a risk management program to control risks related to the use of VisaNet Processors, such as:

  – Loss of operational control

  – Service provider failure

  – Confidentiality and physical and logical security of Cardholder and Interlink Transaction Information

- Verify that the principals and senior management of the VisaNet Processor have the requisite knowledge and experience to successfully perform the contracted services[1]

- Conduct from time to time an on-site inspection of the business premises[1] to:

  – Verify inventory

  – Inspect operational controls

  – Monitor security standards regarding unauthorized disclosure of or access to Interlink data and other payment systems

- Immediately notify Interlink of any change in the VisaNet Processor relationship, including termination, change of ownership or business function, or processor

- Ensure that any changes to BIN or Acquiring Identifier relationships comply with the applicable licensing requirements

[1] Except when a VisaNet Processor is an Interlink Member or special Licensee.

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10.2.1.4   Procedures for Use of an Airline Authorizing Processor

Effective 26 June 2023 Before implementing a direct connection to VisaNet, a Member must ensure that its Airline Authorizing Processor has either:

- Completed and submitted to Visa a *VisaNet Letter of Agreement*
- Signed a separate agreement with Visa

If a Member that acquires Airline Transactions[1] is using an approved Airline Authorizing Processor, the Member is not required to submit a *VisaNet Letter of Agreement* or regional client information questionnaire.

[1]   Any Airline Transaction in the Card-Absent Environment must be a qualified Card-Absent Interlink Transaction.

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10.2.1.5   Requirements for VisaNet Processor Marketing Materials

An Interlink Member must require that its VisaNet Processor:

- Uses only marketing materials approved by the Interlink Member
- Ensures that all marketing materials displaying the Visa-Owned Marks also include the Interlink Member name, which must be more prominent and in a larger font than that of the VisaNet Processor
- Is prominently identified on the marketing materials as an Agent or representative of the Interlink Member, unless the Interlink Member has provided its approval to exclude its name from such marketing materials
- For Prepaid Card distribution, ensures that any website and/or application displaying the Visa-Owned Marks or offering Visa Card services clearly and conspicuously includes the Interlink Member name, which must be located close to the Visa-Owned Marks

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10.2.1.6   Non-Member VisaNet Processor or Clearing Processor Reporting

An Interlink Member that uses a non-Member VisaNet Processor or Clearing Processor to process Transaction-related data must submit, upon request, an annual report to Interlink that includes at least all of the following:

- Identification of the services provided by the non-Member VisaNet Processor or Clearing Processor
- Products and programs supported

- BINs or Acquiring Identifiers under which the Interlink Member's activity is processed

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10.2.1.7   VisaNet Processor Independent Audit

Upon designation of a VisaNet Processor, a sponsoring Interlink Member must obtain and review an independent audit of the internal controls that support the VisaNet Processor's VisaNet interface.[1] The audit must be conducted annually and use standard audit practices of the International Audit Standards or other regionally acceptable standards agreed by Interlink.

[1] This does not apply if the VisaNet Processor is an Interlink Member or special Licensee.

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10.2.1.8   Interlink Collection of Funds from a Member or VisaNet Processor

In collecting funds owed by an Interlink Member or VisaNet Processor, Interlink may take, but is not limited to, the following actions:

- Take and liquidate collateral posted by a Member or VisaNet Processor, as specified in the agreement for the posting

- After providing at least one business day's notice before the collection, either:

  - Collect the financial obligations from the Member or VisaNet Processor through a Fee Collection Transaction

  - Withhold amounts from payments that Interlink owes to the VisaNet Processor

In the US Region: If an Interlink Member or VisaNet Processor does not remit the amount owed, the Member is responsible for Interlink expenses incurred in collecting the funds, including, but not limited to, costs and expenses of legal action.

In the US Region: A Member from whom Interlink collects amounts due must continue to honor its obligations to Merchants and Sponsored Merchants.

In the US Region: A VisaNet Processor must not charge an Interlink Member's Clearing account unless either:

- Interlink has directed the VisaNet Processor to do so

- The Interlink Member whose account is to be charged has provided written consent for the charge and the consent does not prevent the Member from complying with the Interlink Rules

In the US Region: Interlink is not required to exhaust its remedies in collecting from one Interlink Member or VisaNet Processor before collecting from another Interlink Member.

10.2.1.9   Member or VisaNet Processor Dispute of Amount Collected by Interlink

If an Interlink Member or VisaNet Processor wishes to dispute an amount collected by Interlink, it must both:

- Provide written notice to Interlink within 60 calendar days of the collection date, if it wishes to dispute its liability for or the amount of the collection

- Not withhold payment because the Interlink Member or VisaNet Processor disputes its liability for the payment

Interlink is both:

- Liable only for the amount improperly collected plus interest at the prime rate in effect

- Not liable for collections made in error, except for intentional misconduct

10.2.2   Member Requirements Related to Third Party Agents

10.2.2.1   Member Risk Management and Approval for Third Party Agents

Before contracting with a Third Party Agent, a senior officer of an Interlink Member must review all documentation. The Interlink Member must do all of the following:

- Determine that the entity is financially responsible and adheres to sound business practices

- Comply with the Third Party Agent Registration Program

- Conduct a background investigation to verify the responsibility (including, where appropriate, financial responsibility) of the principals and ensure that no significant derogatory information exists. If applicable laws or regulations prohibit checks (including financial reviews) on individuals, the Member must note this when registering the Third Party Agent and note what other due diligence procedures were undertaken to ensure that due diligence was completed.

- Review the Program Request Management application or the appropriate regional form each time it signs a Third Party Agent

Approval of a Third Party Agent must not be based solely on any purported limitation of the Interlink Member's financial liability in any agreement with the Third Party Agent.

Registration of a Third Party Agent does not represent confirmation by Interlink of the Third Party Agent's compliance with any specific requirement.

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10.2.2.2   Third Party Agent Contract Requirements

An Interlink Member must execute a written contract with each Third Party Agent that performs Cardholder or Merchant solicitation or stores, processes, or transmits Cardholder or Transaction data on behalf of the Interlink Member. The contract must comply with all of the following:

- Include minimum standards established by Interlink, including, but not limited to:
  - Policies
  - Procedures
  - Service levels
  - Performance standards
- Include language that:
  - Permits Interlink to conduct financial and procedural audits and general reviews at any time
  - Requires the Third Party Agent to make Cardholder and Merchant information available to Interlink and regulatory agencies
  - Contains a notice of termination clause
  - Permits Interlink to determine the necessity of, and impose risk conditions on, the Third Party Agent
- Require that the Third Party Agent comply with both:
  - The Interlink Rules
  - Applicable laws or regulations
- Be executed by a senior officer of the Interlink Member
- Contain at least the substance of the provisions specified in *Section 10.2.2, Member Requirements Related to Third Party Agents*
- Require that the Third Party Agent comply with the *Payment Card Industry Data Security Standard (PCI DSS)*
- Restrict the Third Party Agent from subcontracting with any other entity
- Include a provision allowing the Member or its Merchant to terminate the contract if the Third Party Agent participates in any of the activities described in *Section 10.2.2.11, Prohibition of Third Party Agents from Providing Services*, or the Interlink Member or its Merchant becomes insolvent

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10.2.2.3   Third Party Agent On-Site Inspection

Before registering a Third Party Agent, a Member must perform an on-site inspection of the Third Party Agent's business location as part of the due diligence requirement to:

- Verify inventory, if applicable

- Review solicitation or sales materials

- Inspect operational controls

- Monitor security standards regarding unauthorized disclosure of, or access to, Interlink Transaction Information and other payment systems' transaction information

Interlink may conduct an on-site inspection of any Third Party Agent to validate its compliance with the applicable security requirements.

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10.2.2.4   Third Party Agent Change Notification

A Member must use the Program Request Management application or the appropriate form to notify Interlink of any change in a Third Party Agent's principals or business relationship (including change of ownership or termination of contract). The Member must submit the notice to Interlink within 5 business days of the change or knowledge of the change.

The Member must forward to Interlink requests for correction accompanied with pertinent information.

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10.2.2.5   Member Requirements for Third Party Agents

A Member that uses a Third Party Agent must do all of the following:

- Identify the Third Party Agent to Interlink using the Program Request Management application and designate the activities that it is authorized to perform on the Member's, or the Member's Merchant's, behalf

- Control the approval and review of Merchants, approval of Cardholder applications, and establishment of Merchant fees for Transactions

- Guarantee that it and the Third Party Agent will comply with Third Party Agent requirements and *Section 10.3, Account and Transaction Information Security*

- Ensure that the Third Party Agent has access to and uses the information contained in the Client Service Provider Directory, if the Member uses the Third Party Agent for processing any of the following:

  – Disputes

  – Arbitration cases

  – Compliance cases

  – Authorizations

  – Fraud reporting cases

  – Settlement

- Advise the Third Party Agent that:

  – It must not represent registration in the Third Party Registration Program as Interlink endorsement of its services

  – Registration of a Third Party Agent is specific to each Member, and a separate Third Party Agent registration is required for each Member business relationship

- Accept responsibility for any and all losses caused by its Third Party Agent

- After discontinuing a Third Party Agent relationship, maintain a file on the Third Party Agent that includes records of all applicable due diligence and retain this file, with the reason for discontinuance, for a minimum of 2 years

- Upon Interlink request submit a detailed quarterly report, signed by an authorized officer, of the activities and services of each Third Party Agent doing business on its behalf. Interlink may assess a non-compliance assessment if the Member fails to provide this information within 30 calendar days from the end of each quarter.

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10.2.2.6   Member Responsibilities for Card Activities

A Member is responsible for all Card activities associated with Interlink products and services, whether performed directly or indirectly by the Member or a Third Party Agent. The Member must, at a minimum, guarantee that:

- Its Merchants are paid for proper acceptance of a Card

- Payments received from Cardholders are applied for the purpose for which they were remitted

These obligations must not be waived, abrogated, or superseded in any manner.

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10.2.2.7 Interlink Member Control of Merchant Activities

Regardless of any contract with a Third Party Agent, an Interlink Member must maintain control over all of the following:

- Approval and review of Merchants
- Establishment of Transaction fees
- Establishment of Terminal encryption and placement procedures
- Settlement with Merchants

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10.2.2.8 Requirements for Third Party Agent Solicitation and Marketing Materials

A Member must approve a Third Party Agent's use of any solicitation materials, such as advertisements, stationery, business cards, sales brochures, and website promotional content.

The Member must ensure all of the following if its Third Party Agent uses solicitation and marketing materials displaying the Interlink Marks:

- The Member's name and headquarters city are prominently identified adjacent to the Interlink Marks.
- Any subsequent Cardholder or Merchant Agreement is between the Member and the individual Cardholder or Merchant.
- On Cardholder solicitation materials, the Member, not the Third Party Agent, is noted as the Issuer of the Card.
- The material does not identify the Third Party Agent, unless the Third Party Agent is prominently identified as a representative of the Member.
- The Third Party Agent presents itself to all current and prospective Cardholders and Merchants under the Trade Name or "doing business as" (DBA) name registered with the Member.
- The Third Party Agent does not use an Interlink Mark on marketing materials, such as business cards and letterhead on stationery.

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10.2.2.9 Disclosure of Account or Interlink Transaction Information

An Interlink Member must ensure that a Third Party Agent with access to account or Interlink Transaction Information complies with Transaction Information security requirements, as specified in *Section 10.3, Account and Transaction Information Security*.

In the event of the failure, including bankruptcy, insolvency, or other suspension of business operations of one of a Member's Third Party Agents, Merchants, or Merchant's agents, the Member must ensure that its Third Party Agent, Merchant, or Merchant's agent does not sell, transfer, or disclose any materials that contain Account Numbers, personal information, or other Interlink Transaction Information to any other entity. The Member must ensure that its Third Party Agent, Merchant, or Merchant's agent either:

- Returns this information to the Member

- Provides to the Member acceptable proof of secure destruction of this information

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10.2.2.10   Third Party Agent Responsibility to Provide Cardholder or Merchant Information

If a Member, Interlink or its designees, or any regulatory agency requests Cardholder or Merchant information of any type, a Third Party Agent must provide the information in writing no later than 7 business days from receipt of a request. If applicable laws or regulations prohibit the provision of the information, the Third Party Agent must note the exception when the original request is submitted.

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10.2.2.11   Prohibition of Third Party Agents from Providing Services

Interlink may permanently prohibit a Third Party Agent and its principals from providing Interlink Network services for good cause, such as:

- Fraudulent activity

- Activity that causes the Member to repeatedly violate the Interlink Rules

- Operating in an unsound, unsafe manner

- Any other activities that may result in undue economic hardship or damage to the goodwill of the Interlink Network Services, if the Third Party Agent fails to take corrective action

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10.3 Account and Transaction Information Security

10.3.1 Account, Cardholder, and Transaction Information Security

10.3.1.1 Requirement to Investigate Suspected or Confirmed Loss, Theft, Compromise, Fraud, or Laundering

A Member must comply with *What To Do If Compromised* and conduct a thorough investigation of suspected or confirmed:

- Loss, theft, compromise, or misuse of Interlink account information, Cardholder information or Interlink Transaction Information, systems, or equipment

- Loss, theft, compromise, or misuse of Interlink account information, Cardholder information or Interlink Transaction Information, systems, or equipment by one of its agents or Merchants

- Fraud and/or laundering of a Transaction

After completing the investigation, the Member must demonstrate its ability to prevent future loss, theft, compromise, or misuse of Interlink account information, Cardholder information or Interlink Transaction Information, systems, or equipment, as specified in the Account Information Security Program, *Payment Card Industry Data Security Standard (PCI DSS)*, PIN Management Requirements Documents, and *Visa PIN Security Program Guide*.

Upon Interlink request, a Member or its agent must conduct an additional investigation in accordance with *What To Do If Compromised*, and must:

- Provide access to the premises and computer network infrastructure involved in the investigation

- Provide Interlink, its agent, and any Payment Card Industry (PCI) Forensic Investigator (PFI) or incident response firm access to premises and all applicable records, systems, and equipment, including, but not limited to, the following:
  - Computer forensic reports
  - Network diagrams
  - Systems connected directly or indirectly to VisaNet or used to transmit, process, or store account data

- Engage a Payment Card Industry (PCI) Forensic Investigator (PFI). If the Member or its agent fails to do so, Interlink may engage an investigator to perform a forensic investigation and will assess all investigative costs to the Member.

10.3.1.2   Interlink Notification of Account Information Loss

Interlink will utilize appropriate procedures to notify an Interlink Member of a loss or theft of personal information related to the Interlink Member's Interlink Account information, as required by applicable laws or regulations or in respect of Canadian Members, whenever there is unauthorized access to, or collection, use or disclosure of personal information where the breach raises a risk of harm.

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10.3.1.3   Compromise at Member's Contractors or Agents

A Member must implement policies and procedures requiring its contractors or Agents to notify the Member if the contractor or Agent experiences a security breach or reasonably believes that Cardholder information was compromised as a result of that breach.

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10.3.2   Confidential Consumer Cardholder Information

10.3.2.1   Interlink Safeguards for Confidential Consumer Cardholder Information

Interlink Network, Inc. and its subsidiaries and affiliates will restrict access to Confidential Consumer Cardholder Information to those employees, including employees of its subsidiaries and affiliates, who Interlink or its subsidiaries and affiliates have determined need to know such information to provide products and services to Members.

Interlink Network, Inc. and its subsidiaries and affiliates will maintain physical, electronic, and procedural safeguards that are designed to:

- Maintain the security and confidentiality of Confidential Consumer Cardholder Information

- Protect against anticipated threats or hazards to the security or integrity of Confidential Consumer Cardholder Information

- Prevent unauthorized access to, or use of, such Confidential Consumer Cardholder Information

Interlink Network, Inc. and its subsidiaries and affiliates shall adopt policies and procedures and provide to Members appropriate reviews and reports to enable Members to monitor Interlink and its subsidiaries' and affiliates' compliance with these commitments.

Interlink will notify a Member in the event that Interlink reasonably believes that Confidential Consumer Cardholder Information about a Member's customer has been compromised due to a breach of security.

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10.3.2.2   Destruction of Confidential Consumer Cardholder Information

Interlink will use reasonable measures designed to ensure that all Confidential Consumer Cardholder Information is erased or destroyed, in accordance with regulatory guidelines, so as to render the information unreadable.

A Member must implement policies and procedures designed to ensure timely disposal or destruction of Confidential Consumer Cardholder Information, in accordance with regulatory guidelines, in a manner that makes the information unreadable.

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10.4   Activity and Compliance Monitoring

10.4.1   Member Activity Monitoring Requirements

10.4.1.1   Acquirer Investigation of Merchant Outlet

Effective 26 June 2023 An Acquirer must investigate a Merchant Outlet that appears on an exception report within 7 calendar days of generating the report.

If the investigation reveals Merchant involvement in illegal or fraudulent activity, the Acquirer must do all of the following:

- Take appropriate legal action to minimize losses

- Cooperate with Issuers and law enforcement agencies

- Attempt to make the Merchant responsible for the Transaction

- Hold funds, if possible

- Initiate criminal and civil proceedings against the Merchant, if applicable

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10.4.2   Merchant Fraud Monitoring

10.4.2.1   Card-Absent Merchant Requirement to Validate Cardholder Approval

Effective 26 June 2023 An Acquirer must ensure that its Card-Absent Environment Merchant[1] sets daily limits after which the Merchant must perform additional verification to confirm that the

Cardholder approves continued spend. These limits must be appropriate for the Merchant business but must not exceed 25 Transactions in one day.

[1] Limited to processing qualified Card-Absent Interlink Transactions.

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10.4.3   High-Integrity Risk Activity

10.4.3.1   High-Integrity Risk Merchants

Effective 26 June 2023 Interlink classifies a Merchant[1] required to use MCCs for a High-Integrity Risk Merchant as specified in the *Visa Integrity Risk Program Guide.*

[1] For a Card-Absent Environment Merchant or Transaction, the requirements apply only to a qualified Card-Absent Interlink Transaction.

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10.4.3.2   Acquirer Monitoring of Payment Facilitators and High-Integrity Risk Merchants

Effective 26 June 2023 For a High-Risk Internet Payment Facilitator or High-Integrity Risk Merchant, an Acquirer must do all of the following:[1]

- Retain at least the following daily data:
  - Gross sales volume
  - Average Transaction amount
  - Number of Transaction Receipts
  - Number of Disputes
- Collect the data over a period of at least one month, beginning after each Merchant's initial Deposit
- Use the data to determine the Merchant's normal daily activity of the categories specified in this section
- Begin the daily monitoring of the Merchant's activity processed on the 31st calendar day from the first Deposit
- Compare current related data to the normal daily activity parameters at least daily
- Review the Merchant's normal daily activity at least weekly, using the previous week's activity
- At least monthly, adjust the Merchant's normal daily activity, using the previous month's activity

Upon Interlink request, an Acquirer must provide all of the following within 7 calendar days to demonstrate compliance with High-Integrity Risk Merchant monitoring standards:

- Original Merchant underwriting package

- Copies of actual reports or records used to monitor the Merchant's Deposits

- Any other data requested by Interlink

[1] For Card-Absent Environment Transactions, the requirements apply to qualified Card-Absent Interlink Transactions.

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10.4.3.3   Merchant Disqualification from the Interlink Program

Effective 26 June 2023 Interlink may disqualify a Merchant specified in *Section 10.4.3.1, High-Integrity Risk Merchants*, from participating in the Interlink Program if the Merchant does any of the following:

- Meets or exceeds a critical level of Dispute activity

- Acts with the intent to circumvent Interlink programs

- Causes harm to the Interlink system

Interlink will send a Notification to the Acquirer advising all of the following:

- The date the Acquirer must stop submitting the disqualified Merchant's Transactions

- Reasons for the disqualification

- Notice of the right to appeal

The Acquirer may appeal the disqualification as follows:

- The Acquirer's appeal letter must be received by Interlink within 15 days of the Acquirer's receipt of the disqualification Notification.

- The Acquirer must pay a non-refundable fee and include it with the appeal letter.

- The evidence and arguments for the appeal must be submitted in the appeal letter.

- No oral presentations are permitted.

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10.4.4 High-Risk Internet Payment Facilitator Requirements

10.4.4.1 High-Risk Internet Payment Facilitator Agreement

Effective 26 June 2023 An Acquirer must ensure that a High-Risk Internet Payment Facilitator Agreement requires both:[1]

- That the High-Integrity Risk Sponsored Merchant Agreement be signed by a senior officer of the High-Risk Internet Payment Facilitator

- The High-Risk Internet Payment Facilitator[1] to report both:

  - Acquisition of new High-Integrity Risk Sponsored Merchants

  - Monthly Transaction activity for all High-Integrity Risk Sponsored Merchants.

[1] The requirements apply in connection with qualified Card-Absent Interlink Transactions.

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10.4.4.2 Interlink Right to Prohibit or Disqualify Sponsored Merchants

Effective 26 June 2023 Interlink may require an Acquirer to directly contract with a Sponsored Merchant if the Sponsored Merchant either:[1]

- Generates or has a history of generating excessive levels of exception items (Disputes and/or credits) within a 12-month period

- Takes action to evade responsibility for compliance with the Interlink Rules

Interlink may disqualify a High-Risk Internet Payment Facilitator or High-Integrity Risk Sponsored Merchant for any activity that causes undue harm to the Interlink system.

[1] For Card-Absent Environment Transactions, the requirements apply in connection with qualified Card-Absent Interlink Transactions.

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10.5 Integrity Risk

10.5.1 Visa Integrity Risk

10.5.1.1 Visa Integrity Risk Program Data Quality

Effective 26 June 2023 To enable the valid identification of data for the Visa Integrity Risk Program, an Acquirer must correctly classify its High-Integrity Risk Merchants.

Effective 26 June 2023 If Interlink determines that an Acquirer or its Merchant changed, modified, or altered the Merchant name or Merchant data in any way to circumvent the Visa Integrity Risk Program, Interlink may do any of the following:

- Assess a non-compliance assessment
- Require the Acquirer to implement risk reduction measures
- Prohibit the Acquirer from acquiring High-Brand Risk Merchants for a period of one year or more

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10.6 Account Data Compromise

10.6.1 Global Compromised Account Recovery (GCAR) Program

10.6.1.1 Global Compromised Account Recovery (GCAR) Program Qualification

Effective through 25 June 2023 An Issuer may recover a portion of its operating expenses associated with an Account Data Compromise Event involving a compromise of a Chip Card's Account Number and Card Verification Value.

Effective 26 June 2023 An Issuer may recover a portion of its operating expenses associated with an Account Data Compromise Event involving a compromise of a Visa Branded Chip Card of either:

- In a Card-Absent Environment, a Chip Card's Account Number and expiration date
- In a Card-Present Environment, a Chip Card's Account Number and Card Verification Value

Interlink has the authority and discretion to determine Account Data Compromise Event qualification, Operating Expense Recovery amounts, Issuer eligibility, and Acquirer liability under the GCAR program, in accordance with the *Visa Global Compromised Account Recovery (GCAR) Guide* and the available information regarding each compromise event.

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10.7 PIN Security Requirements

10.7.1 PIN Requirements

10.7.1.1 Interlink PIN Security Program Requirements

An Interlink Issuer and its Agent, or an Acquirer, its Merchant or Agent that processes PINs for Interlink Transactions must:

- Comply with the security requirements specified in both:

  – PIN Management Requirements Documents

  – *Visa PIN Security Program Guide*

- Use the Data Encryption Standards defined in American National Standards Institute X3.92-1981 for encrypting and decrypting binary coded data

- Implement cryptography for its PIN management operations

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10.8   Terminated Merchants

10.8.1   Retention of Merchant Records

Effective through 25 June 2023 An Interlink Member must maintain a complete, well-documented file containing information about a Non-Member, Third Party Agent, or Merchant records, including information connected to an investigation or sent to it by Interlink or another Interlink Member.

Effective through 25 June 2023 The Interlink Member must maintain such information records for the later of:

- 2 years

- As required by applicable law

Effective 26 June 2023 An Acquirer or a Payment Facilitator must keep a complete, well-documented file containing Merchant records, including any information connected to an investigation, for at least 2 years after Merchant Agreement termination.

An Acquirer or a Payment Facilitator of a Merchant or Sponsored Merchant that is undergoing a forensic investigation must also notify Interlink when it receives notice or otherwise becomes aware that the Merchant has terminated its Merchant Agreement.

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10.8.2   Required Use of Terminated Merchant Database

10.8.2.1   Terminated Merchant File Listing Requirements

Effective 26 June 2023 An Acquirer must add a terminated Merchant to the Terminated Merchant File no later than close of business on the day following the date the Merchant is notified of the intent to terminate the agreement. If the Terminated Merchant File has been updated in connection with a Visa Merchant, a separate updated file for the same Interlink Merchant is not required.

An Acquirer must list the Merchant if terminated for one or more of the following reasons:

- The Merchant was convicted of debit card fraud.

- The Merchant deposited excessive Counterfeit Transactions.

- The Merchant deposited excessive Transactions unauthorized by Cardholders.

- The Merchant deposited Transaction Receipts representing sales of goods or services generated by another Merchant (laundering).

- The Acquirer received an excessive number of Disputes due to the Merchant's business practices or procedures.

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10.8.2.2 Terminated Merchant File Information Requirements

Effective 26 June 2023 An Acquirer must add a Merchant to the Terminated Merchant File within 24 hours of determining that:

- The Merchant was terminated for reasons other than those listed in *Section 10.8.2.1, Terminated Merchant File Listing Requirements*

- Within 90 calendar days of the termination date, the Acquirer determines that the Merchant should have qualified for the listing

The Merchant listing must include the:

- Business name

- Names and identification of principals of terminated Merchants

The Acquirer must report terminated Merchants, as specified.

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10.8.2.3 Terminated Merchant File Compliance

Effective 26 June 2023 A Member that fails to comply with the Terminated Merchant File requirements may be subject to Compliance, including liability for losses incurred by another Member as a result of the failure to comply.

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10.8.2.4   Deletion from or Correction Request for Terminated Merchant File

Effective 26 June 2023 Only the Member that added the Merchant to the Terminated Merchant File may request deletion of the Merchant name or information.

A Member that incorrectly adds a Merchant to the file must request correction of the file immediately upon recognition of an error.

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10.9   Visa Risk Products

10.9.1   Address Verification Service (AVS)

10.9.1.1   Address Verification Service (AVS) Eligible Transactions

Effective 26 June 2023 A Merchant may use the Address Verification Service (AVS) for a qualified Card-Absent Interlink Transaction.

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10.9.1.2   Address Verification Service (AVS) Participation

Effective 26 June 2023 An Interlink Issuer that has enabled routing of qualified Card-Absent Interlink Transactions must both:

- Participate in the Address Verification Service (AVS)

- Perform address verification for each AVS inquiry

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10.9.2   Card Verification Value (CVV) and Card Verification Value 2 (CVV2)

10.9.2.1   Card Verification Value Issuer Requirements

An Interlink Issuer or its Processor that processes a Transaction using Magnetic-Stripe Data must be capable of receiving the POS Entry Mode code and processing the Card Verification Value (CVV).

The Card Verification Value encoded on the Card's Magnetic Stripe must differ from the Integrated Circuit Card Verification Value (iCVV) contained in the Magnetic-Stripe Image (track 2 equivalent data) on the Chip.

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10.9.2.2 Card Verification Value (CVV) Acquirer Requirements – US Region

In the US Region: An Acquirer must be certified as able to send and receive responses to Authorization Requests containing the Card Verification Value.

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10.10 Advanced Authorization

10.10.1 Visa Advanced Authorization

10.10.1.1 Visa Advanced Authorization Participation

To implement Visa Advanced Authorization,[1] an Issuer and its processor must comply with the certification requirements for Visa Advanced Authorization.

Visa Advanced Authorization data is provided to all Issuers, and an Issuer is responsible for Visa Advanced Authorization fees, regardless of whether or not the Issuer uses the data.

[1] A real-time risk management tool that delivers risk data to Issuers in the Authorization Request to aid early fraud detection.

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10.11 Transaction Alerts

10.11.1 Transaction Alerts Requirements

10.11.1.1 Requirement to Offer a Transaction Alerts Service

An Issuer must provide its Cardholders the option to participate in a service that delivers Transaction alerts for Interlink Transactions processed on a Visa consumer Card, excluding a Visa Non-Reloadable Prepaid Card routed through the Interlink Network.

The Issuer may offer this service either itself, through a VisaNet Processor, a third-party service provider, or through any Visa service that offers Transaction alerts.

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11   Dispute Resolution

11.1   Responsibilities for Dispute Resolution

11.1.1   Mutual Assistance Between Members

An Interlink Member must attempt to offer mutual assistance to other Interlink Members to resolve disputes between both:

- Its Cardholder and another Interlink Member's Merchant

- Its Merchant and another Interlink Member's Cardholder

If a Cardholder or Merchant accepts financial liability for a Transaction, its Member must reimburse the other Member directly.

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11.1.2   Issuer Responsibilities to Cardholders for Dispute Resolution

An Issuer must resolve Cardholder disputes under the Interlink Rules by extending to Cardholders all protections provided for an Interlink Transaction under applicable laws or regulations and by utilizing the Issuer's customary practices to resolve Cardholder disputes.

The foregoing applies to Transactions processed through the Interlink Network.

An Issuer must not process invalid Disputes and must conduct an adequate due diligence review of the Dispute to ensure compliance with the Interlink Rules.

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11.1.3   Interlink Right to Grant Exceptions to Dispute Processing Requirements

If an Interlink Member misses a deadline or does not submit documentation electronically because of Visa back office service platform failure, Interlink may negate the impact by granting an exception to Interlink dispute processing deadlines or documentation requirements.

A Member must submit its inquiry to Visa within 15 calendar days from the date of the Visa back office service platform failure.

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11.2   Dispute Resolution General Requirements

11.2.1   Dispute Resolution Process General Requirements

For the purpose of calculating a dispute-related timeframe or time limit, the Processing Date of the preceding event (Transaction, Dispute, Dispute Response, pre-Arbitration attempt, Arbitration, or Compliance) is not counted as one day.

The Issuer must not initiate a Dispute for the same Transaction more than once.

An Acquirer must not do either of the following:

• Process a Transaction as a first Presentment if the Issuer has previously submitted a Dispute for the same Transaction

• Respond more than once to the original Dispute

If a Member does not respond through Visa Resolve Online (VROL) within the specified timeframe for an action,[1] or accepts responsibility for the Dispute, the Dispute cycle will be considered closed and that Member will be responsible for last amount received by the opposing Member.

The responsible Member must credit the opposing Member on the same processing date of the acceptance through VROL, when required. If the responsible Member does not credit the opposing Member within the specified time limit, Interlink will initiate the applicable credit and debit.

A Member must not submit a Fee Collection Transaction for an acceptance of a Dispute.

[1]   **Effective for pre-Compliance attempts on or after 15 April 2023** This also applies when the Member does not respond to a pre-Compliance attempt.

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11.2.2   Dispute Resolution Process – Applicability of US Regional Rules

An Interlink Member in a country that participates in Dispute Resolution must process a dispute according to the requirements in this document for Domestic Transactions and for International Transactions involving an Interlink Member in another participating country.

A Transaction is considered to take place within the US Region if it occurs at a US military base or US embassy or consulate outside the US and is both:

• Deposited with a US Member by the US government

• Completed with a Card issued by a US Member governed by these rules

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11.2.3   Dispute Resolution Process – Dispute Category 10 (Fraud)

A Member must comply with the following table to process Disputes under Dispute category 10 (Fraud).

Table 11-1: Dispute Resolution Process Steps – Category 10 (Fraud)

Dispute Process Stage	Description
Dispute Time limit: 120 calendar days	After receiving a Presentment, an Issuer may initiate a Dispute only if all applicable conditions for Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud are met. If a credit was processed before the Dispute, the Issuer must either: • Apply the credit(s) to the disputed Transaction • **Effective for Disputes processed through 14 April 2023** Certify to which Transaction(s) the credit(s) was applied and why the credit(s) does not resolve the Dispute • **Effective for Disputes processed on or after 15 April 2023** Provide the Transaction Identifier(s) or Acquirer Reference Number(s) and the Transaction Date that the credit(s) was applied to and why the credit(s) does not resolve the Dispute
Pre-Arbitration Attempt Time limit: 30 calendar days from the Dispute Processing Date	In response to a Dispute, the Acquirer may make a pre-Arbitration attempt for Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud. This does not apply if the Merchant accepted the Dispute through Rapid Dispute Resolution.

Pre-Arbitration Response
 	
Time limit:
 	
30 calendar days from the Processing Date of the pre-Arbitration attempt
	An Issuer may respond to the pre-Arbitration attempt as follows:
	
	• The Issuer may accept financial responsibility.
	
	• The Issuer may decline the pre-Arbitration attempt if either:
	
	  – The Acquirer provided either:
	
	    ▪ Compelling Evidence
	
	    ▪ Evidence that the Cardholder no longer disputes the Transaction
	
	  – The Issuer provides new documentation or information about the Dispute.
	
	If the Acquirer has supplied Compelling Evidence with its pre-Arbitration attempt, the Issuer must both:

Table 11-1: Dispute Resolution Process Steps – Category 10 (Fraud) (continued)

Dispute Process Stage	Description
	• Certify that it has contacted the Cardholder to review the Compelling Evidence • Provide an explanation of why the Cardholder continues to dispute the Transaction
Arbitration Time limit: 10 calendar days from the Processing Date of the pre-Arbitration response	The Acquirer may file for Arbitration when either: • The Dispute and Pre-Arbitration cycle has been completed and the Member has not been able to resolve the Dispute. • The opposing Issuer has not met the requirements specified in the Interlink Rules.

11.2.4 Dispute Resolution Process – Dispute Category 12 (Processing Errors) and 13 (Consumer Disputes)

A Member must comply with the following table for processing Disputes under Dispute category 12 (Processing Errors) and Dispute category 13 (Consumer Disputes) and related activity.

Table 11-2: Dispute Resolution Process Steps – Category 12 (Processing Errors) and Category 13 (Consumer Disputes)

Dispute Process Stage	Description
Dispute Time limit: See Dispute condition	After receiving a Presentment, an Issuer may initiate a Dispute only if all applicable conditions for the applicable Dispute condition are met. If a credit was processed before the Dispute, the Issuer must either: • Apply the credit(s) to the disputed Transaction • **Effective for Disputes processed through 14 April 2023** Certify to which Transaction(s) the credit(s) was applied and why the credit(s) does not resolve the Dispute • **Effective for Disputes processed on or after 15 April 2023** Provide the Transaction Identifier(s) or Acquirer Reference Number(s) and the Transaction Date that the credit(s) was applied to and why the credit(s) does not resolve the Dispute

Table 11-2: Dispute Resolution Process Steps – Category 12 (Processing Errors) and Category 13 (Consumer Disputes) (continued)

Dispute Process Stage	Description
Dispute Response Time limit: 30 calendar days from the Dispute Processing Date	The Acquirer may initiate a Dispute Response as specified under the applicable Dispute condition. This does not apply if the Merchant accepted the Dispute through Rapid Dispute Resolution.
Pre-Arbitration Attempt Time limit: 30 calendar days from the Dispute Response Processing Date	After receipt of a Dispute Response, the Issuer may make a pre-Arbitration attempt for any of the following reasons: • The Issuer can provide new documentation or information to the Acquirer about the Dispute. • The Issuer changes the Dispute condition after receiving the Dispute Response. The Issuer may change the Dispute condition only if the Dispute was valid. • If the Acquirer provided evidence that the Cardholder no longer disputes the Transaction, the Issuer certifies that the Cardholder still disputes the Transaction.
Pre-Arbitration Response Time limit: 30 calendar days from the Processing Date of the pre-Arbitration Attempt	An Acquirer may respond to the pre-Arbitration attempt as follows: • The Acquirer may accept financial responsibility. • The Acquirer may decline the pre-Arbitration attempt.
Arbitration Time limit: 10 calendar days from the Processing Date of the pre-Arbitration response	The Issuer may file for Arbitration when one of the following occurs: • The Dispute and Pre-Arbitration cycle has been completed and the Issuer has not been able to resolve the dispute. • The Acquirer has not met the requirements specified in the Interlink Rules.

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11.3 Use of Interlink Systems

11.3.1 Use of Visa/Interlink Systems for Dispute Processing

An Interlink Member must use VisaNet or Visa Resolve Online (VROL) to process a financial message arising from a dispute (either Dispute, Dispute Response, pre-Arbitration, or pre-Arbitration response) that has been accepted by VROL.

A Member must use VROL to do all of the following:

- Process a Dispute or Dispute Response
- Send Dispute-related documentation
- Make a pre-Arbitration or pre-Compliance attempt
- Process a pre-Arbitration or pre-Compliance response
- File an Arbitration or Compliance case[1]
- Withdraw an Arbitration or Compliance case
- File an appeal of an Arbitration or a Compliance decision

VROL questions must be answered in English and any dispute-related documentation must be provided in English, or accompanied by an English translation.

[1] A Member must not combine more than 10 disputed Transactions in the same case. The Payment Credential, Acquirer, Merchant name, Merchant location, and Dispute condition must be the same in each Dispute.

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11.3.2 Transaction Processing Requirements

A Member must process financial messages related to Disputes as follows:

Table 11-3: Financial Message Types – Category 10 (Fraud)

Dispute Process Stage	Transaction Type
Dispute	The Issuer must process a Dispute Financial for the Dispute amount.
Pre-arbitration Acceptance	The Issuer must process a Dispute Financial Reversal on the same Processing Date as the Pre-arbitration acceptance.

Table 11-4: Financial Message Types – Category 12 (Processing Errors) and Category 13 (Consumer Disputes)

Dispute Process Stage	Transaction Type
Dispute	The Issuer must process a Dispute Financial for the Dispute amount.
Dispute Response	The Acquirer must process a Dispute Financial Response.
Pre-arbitration Acceptance	The Acquirer must process a Dispute Financial Response Reversal.

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11.3.3 Reversal of a Dispute

If the opposing Member has not already moved to the next stage of the Dispute cycle and neither Member has accepted financial liability, a Member may reverse an action (a Dispute, a Dispute Response, a pre-Arbitration attempt, or a response to a pre-Arbitration attempt) no later than 3[1] calendar days after the Processing Date of that action.[2]

[1] One calendar day for a Dispute involving an Original Credit Transaction

[2] This rule does not apply if the Cardholder has contacted the Issuer to confirm that they no longer dispute the Transaction

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11.4 Dispute Amount

11.4.1 Dispute and Dispute Response Amount General Requirements

The Dispute amount (specified in the Billing Currency) must be either:

• Actual billed amount

• Partial Transaction amount equal to the disputed amount

The Dispute amount must not exceed the Transaction amount except for Dispute condition 12.2 (Incorrect Transaction Code) where a debit was processed as a credit or a credit was processed as a debit.

The amount contained in a Dispute Response or a pre-Arbitration attempt made by an Acquirer must contain one of the following:

• The same amount in the same Transaction Currency as in the original Presentment

• A partial amount to remedy the Dispute

- The same or corrected amount in the Settlement Currency as received by the Acquirer for the Dispute

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11.4.2   Currency Conversion Difference

The party that is assigned or accepts final liability for a Dispute is responsible for the difference between the original Transaction amount and the final Dispute amount that may be caused by currency conversion.

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11.4.3   Minimum Dispute Amounts

Effective 26 June 2023 Minimum Dispute amounts apply as follows:

Table 11-5: Minimum Dispute Amount

Transaction Type	Applicable Dispute Condition	Minimum Dispute Amount
T&E	All except the following Dispute conditions: • 10.1 (EMV Liability Shift Counterfeit Fraud) • 13.8 (Original Credit Transaction)	USD 25

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11.5   Dispute Rights and Restrictions

11.5.1   Prohibition of Multiple Transactions in a Dispute

An Issuer must dispute each Transaction separately.

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11.5.2   Use of Compelling Evidence

An Acquirer must not process an invalid pre-Arbitration and must conduct an adequate due diligence review of the pre-Arbitration to ensure compliance with the Interlink Rules.

Effective for pre-Arbitration attempts processed through 25 June 2023 An Acquirer may submit Compelling Evidence with a pre-Arbitration attempt, as follows:

Table 11-6: Allowable Compelling Evidence

Allowable Compelling Evidence
Effective for pre-Arbitration attempts processed through 14 April 2023 Evidence, such as photographs or emails, to prove a link between the person receiving the merchandise or services and the Cardholder, or to prove that the Cardholder disputing the Transaction is in possession of the merchandise and/or is using the merchandise or services. **Effective for pre-Arbitration attempts processed on or after 15 April 2023** Photographic or email evidence to prove a link between the person receiving the merchandise or services and the Cardholder, or to prove that the Cardholder disputing the Transaction is in possession of the merchandise and/or is using the merchandise or services.
For a Transaction in which merchandise was delivered to a business address, evidence that the merchandise was delivered and that, at the time of delivery, the Cardholder was working for the company at that address. A signature is not required as evidence of delivery.
For a passenger transport Transaction, evidence that the services were provided and any of the following: • Evidence that the ticket was received at the Cardholder's billing address • Evidence that the ticket or boarding pass was scanned at the gate • Details of frequent flyer miles relating to the disputed Transaction that were earned or redeemed, including address and telephone number, that establish a link to the Cardholder • Evidence of any of the following additional Transactions related to the original Transaction: purchase of seat upgrades, payment for extra baggage, or purchases made on board the passenger transport
For a T&E Transaction, evidence that the services were provided and either: • Details of loyalty program rewards earned and/or redeemed including address and telephone number that establish a link to the Cardholder • Evidence that an additional Transaction or Transactions related to the original Transaction, such as the purchase of T&E service upgrades or subsequent purchases made throughout the T&E service period, were not disputed
Evidence that the Transaction was completed by a member of the Cardholder's household or family
Evidence of one or more non-disputed payments for the same merchandise or service

Effective for pre-Arbitration attempts processed on or after 26 June 2023 An Acquirer may submit Compelling Evidence with a pre-Arbitration attempt, as follows:

Table 11-7: Allowable Compelling Evidence

Item #	Allowable Compelling Evidence	Applicable Dispute Condition	
		10.1 (EMV Liability Shift Counterfeit Fraud)	10.4 (Other Fraud – Card-Absent Environment)[1]
1	Photographic or email evidence to prove a link between the person receiving the merchandise or services and the Cardholder, or to prove that the Cardholder disputing the Transaction is in possession of the merchandise and/or is using the merchandise or services.		X
2	For a Card-Absent Environment Transaction in which the merchandise is collected from the Merchant location, any of the following: • Cardholder signature on the pick-up form • Copy of identification presented by the Cardholder • Details of identification presented by the Cardholder		X
3	For a Card-Absent Environment Transaction in which the merchandise is delivered, evidence that the item was delivered to the same physical address for which the Merchant received an AVS match of Y or M. A signature is not required as evidence of delivery.		X
4	For an Electronic Commerce Transaction representing the sale of digital goods downloaded from a Merchant's website or application, description of the merchandise or services successfully downloaded, the date and time such merchandise or services were downloaded, and 2 or more of the following: • Purchaser's IP address and the device geographical location at the date and time of the Transaction • Device ID number and name of device (if available) • Purchaser's name and email address linked to the customer profile held by the Merchant • Evidence that the profile set up by the purchaser on the		X

Table 11-7: Allowable Compelling Evidence (continued)

Item #	Allowable Compelling Evidence	Applicable Dispute Condition	
		10.1 (EMV Liability Shift Counterfeit Fraud)	10.4 (Other Fraud – Card-Absent Environment)[1]
	Merchant's website or application was accessed by the purchaser and has been successfully verified by the Merchant before the Transaction Date • Evidence that the Merchant's website or application was accessed by the Cardholder for merchandise or services on or after the Transaction Date • Evidence that the same device and Card used in the disputed Transaction were used in any previous Transaction that was not disputed		
5	For a Transaction in which merchandise was delivered to a business address, evidence that the merchandise was delivered and that, at the time of delivery, the Cardholder was working for the company at that address. A signature is not required as evidence of delivery.		X
6	For a Mail/Phone Order Transaction, a signed order form		X
7	For a passenger transport Transaction, evidence that the services were provided and any of the following: • Evidence that the ticket was received at the Cardholder's billing address • Evidence that the ticket or boarding pass was scanned at the gate • Details of frequent flyer miles relating to the disputed Transaction that were earned or redeemed, including address and telephone number, that establish a link to the Cardholder • Evidence of any of the following additional Transactions related to the original Transaction: purchase of seat upgrades, payment for extra baggage, or purchases made on board the passenger transport		X

Table 11-7: Allowable Compelling Evidence (continued)

Item #	Allowable Compelling Evidence	Applicable Dispute Condition	
		10.1 (EMV Liability Shift Counterfeit Fraud)	10.4 (Other Fraud – Card-Absent Environment)[1]
8	For a T&E Transaction, evidence that the services were provided and either: • Details of loyalty program rewards earned and/or redeemed including address and telephone number that establish a link to the Cardholder • Evidence that an additional Transaction or Transactions related to the original Transaction, such as the purchase of T&E service upgrades or subsequent purchases made throughout the T&E service period, were not disputed		X
9	For a Card-Absent Environment Transaction, evidence that 3 or more of the following had been used in an undisputed Transaction: • Customer account/login ID • Delivery address • Device ID/device fingerprint • Email address • IP address • Telephone number		X
10	Evidence that the Transaction was completed by a member of the Cardholder's household or family		X
11	Evidence of one or more non-disputed payments for the same merchandise or service		X
12	For a Recurring Transaction, evidence of all of the following: • A legally binding contract held between the Merchant and the Cardholder		X

Table 11-7: Allowable Compelling Evidence (continued)

Item #	Allowable Compelling Evidence	Applicable Dispute Condition	
		10.1 (EMV Liability Shift Counterfeit Fraud)	10.4 (Other Fraud – Card-Absent Environment)[1]
	• The Cardholder is using the merchandise or services • A previous Transaction that was not disputed		

13	For a US Domestic Card-Present Environment Transaction that is key-entered and did not take place at a Chip-Reading Device, either:
	
	• Evidence that the same Card used in the disputed Transaction was used in any previous or subsequent Transaction that was not disputed
	
	• Copy of both:
	
	  – Identification presented by the Cardholder
	
	  – Receipt, invoice, or contract with information that links to the identification presented by the Cardholder
		X	

[1] Dispute Condition 10.4 (Other Fraud—Card – Absent Environment) applies only to a qualified Card-Absent Interlink Transaction.

11.6 Dispute Categories and Conditions

11.6.1 Dispute Categories Table Format

Information about the different Dispute categories (10, 12, and 13), and the conditions, processing requirements, time limits, Dispute Response rights, and pre-arbitration conditions associated with each category, is organized in a table format.

11.7 Dispute Category 10: Fraud

11.7.1 Dispute Category 10: Cardholder Letter or Certification Requirements

Effective for Transactions completed on or after 26 June 2023 If the Dispute[1] requires an Issuer to provide certification on behalf of the Cardholder, it may only certify if it obtained the Dispute information through a secure method that results in a valid representation of the Cardholder signature, for example:

- Secure online banking: Any method used by the Cardholder that establishes their unique identity through use of a password and/or other login identification method

- Secure telephone banking: A method where the Cardholder was identified using the same level of security needed to complete a transfer of funds to another financial institution

Instead of an Issuer certification, an Issuer may support the Dispute with a Cardholder letter denying authorization of or participation in a Transaction. If provided to support the Dispute, the letter must be signed by the Cardholder and include all of the following:

- Cardholder's complete or partial Payment Credential

- Merchant name(s)

- Transaction amount(s)

[1] The requirements apply to Transactions that qualify as Card-Absent Interlink Transactions.

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11.7.2 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud

11.7.2.1 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud for the following reason:

Table 11-8: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Reasons
The Transaction qualifies for the EMV liability shift, as specified in *Section 1.11.1.2, EMV Liability Shift Participation*, and all of the following: • The Transaction was completed with a Counterfeit Card in a Card-Present Environment.

Table 11-8: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons (continued)

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Reasons

• The Cardholder denies authorization of or participation in the Transaction.
 	
• The Card is a Chip Card (first digit of the Service Code is 2 or 6).
 	
• Either:
 	
   – The Transaction did not take place at a Chip-Reading Device (terminal entry capability code was not 5).
 	
   – The Transaction was Chip-initiated and, if the Transaction was authorized Online, the Acquirer did not transmit the Full-Chip Data to Interlink in the Authorization Request.

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11.7.2.2   Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Rights

Table 11-9: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Rights

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Rights
Before initiating a Dispute, an Issuer must report the Fraud Activity to Interlink using fraud type code 4.

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11.7.2.3   Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes

A Dispute is invalid under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud for any of the following:

Table 11-10: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Invalid Disputes
• A Chip-initiated Transaction and the Acquirer transmitted Full-Chip Data in the Authorization Request. • A Fallback Transaction

Table 11-10: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes (continued)

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Invalid Disputes
• A Transaction for which the Authorization record contains POS Entry Mode code 90 and the Service Code encoded on the Magnetic Stripe does not indicate the presence of a Chip. • A Transaction for which the Authorization Request contains the CVV but either: – CVV verification was not performed   – The Authorization record indicates that the CVV failed verification • A Chip-initiated Transaction was authorized offline • A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity[1]
[1] This does not apply if the reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder).

11.7.2.4   Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud according to the following time limit:

Table 11-11: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Time Limit

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Time Limit
120 calendar days from the Transaction Processing Date

11.7.2.5   Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud:

Table 11-12: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Processing Requirements

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Supporting Documentation/Certification
All of the following: • Certification that the Cardholder denies authorization of or participation in the Transaction • Certification of the Card status based on Issuer investigation (for example: lost, stolen, counterfeit) • Certification that the Card is a Chip Card

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11.7.2.6   Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud:

Table 11-13: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Pre-Arbitration Processing Requirements

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Supporting Documentation/Certification

Evidence of one of the following:
 	
• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.
 	
• The Dispute is invalid.
 	
• The Cardholder no longer disputes the Transaction.
 	
• **Effective for pre-Arbitration attempts on or after 14 October 2023** For a delayed charge Transaction both:
 	
  – Evidence that the Transaction relates to a prior stay, trip, or rental period (for example, a parking violation that occurred during the rental)
 	
  – Evidence that an Imprint was obtained at a Chip reading device during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint)

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11.7.3   Dispute Condition 10.4: Other Fraud – Card-Absent Environment

11.7.3.1   Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Reasons

Effective for Transactions completed on or after 26 June 2023 An Issuer may initiate a Dispute under Dispute Condition 10.4: Other Fraud – Card-Absent Environment for the following reason:

Table 11-14: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Reasons

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Reasons
The Cardholder denies authorization of or participation in a qualified Card Absent Interlink Transaction.

11.7.3.2   Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Rights

Table 11-15: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Rights

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Rights
Effective for Transactions completed on or after 26 June 2023 Before initiating a Dispute, an Issuer must report the Fraud Activity to Interlink. The Dispute applies, regardless of the Electronic Commerce Indicator value, for Electronic Commerce Transactions conducted by Merchants assigned the following MCCs: • 4829 (Wire Transfer Money Orders) • 5967 (Direct Marketing – Inbound Teleservices Merchant) • 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency [for example: Cryptocurrency], Money Orders [not Money Transfer], Travelers Cheques, and Debt Repayment) • 6540 (Non-Financial Institutions: Stored Value Card Purchase/Load) • 7801 (Government Licensed On-Line Casinos [On-Line Gambling]) • 7802 (Government-Licensed Horse/Dog Racing) • 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks)

11.7.3.3 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes

Effective for Transactions completed on or after 26 June 2023 A Dispute is invalid under Dispute Condition 10.4: Other Fraud – Card-Absent Environment for any of the following:

Table 11-16: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes

• A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity[1]
 	
• A Transaction on an Account Number for which the Issuer has initiated more than 35 Disputes[2] within the previous 120 calendar days
 	
• A Card-Absent Environment Transaction for which both:
  – The CVV2 result code in the Authorization message is U (Issuer not participating in CVV2 program).
  – The CVV2 presence indicator in the Authorization Request is one of the following:
    ▪ 1 (CVV2 value is present)
    ▪ 2 (CVV2 value is on the Card but is illegible)
    ▪ 9 (Cardholder states CVV2 is not present on the Card)
 	
• A Payment Credential on which the Issuer reported Fraud Activity using fraud type code 3 (fraudulent application), C (merchant misrepresentation), or D (manipulation of account holder)
 	
All of the following:
 	
• The Card Verification Value 2 (CVV2) presence indicator in the Authorization Request is 1 (CVV2 value is present)
 	
• The CVV2 results code in the Authorization message is N (No Match)
 	
• The Authorization Request was approved

• **Effective for Disputes processed through 13 October 2023** A US Domestic Mail/Phone Order Transaction or an Electronic Commerce Transaction, if both:
  – The merchandise was shipped or delivered, or services were purchased.
  – The Issuer was not a participant in the Address Verification Service on the Transaction Date and the

Table 11-16: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes (continued)

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes

Acquirer received an Address Verification Service response code U.
 	
• An Airline or passenger railway Transaction, if either:
 	
  – The Issuer response to an Address Verification Service inquiry was Y and tickets were mailed to the Cardholder billing address on the Issuer file.
 	
  – The Issuer was not a participant in the Address Verification Service on the Transaction Date.

• **Effective for Disputes processed on or after 14 October 2023** A Transaction for which an Authorization was obtained if both:
 	
  – The Acquirer attempted to authenticate the Cardholder through the Address Verification Service
 	
  – Acquirer received an Address Verification Service Result Code U[3]

[1] This does not apply if the reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder). [2] **Effective for Disputes processed on or after 14 October 2023** Individual Transactions that contain a Multiple Clearing Sequence Number that result from the same Authorization are treated as one Transaction toward the 35 Transaction limit. [3] **Effective for Disputes processed on or after 14 October 2023** This does not apply if the Issuer was unable to respond to an Address Verification Service Authorization Request because the Transaction was attempted with a Visa Commercial Card or a non-reloadable Prepaid Card.

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11.7.3.4   Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Time Limit

Effective for Transactions completed on or after 26 June 2023 An Issuer may initiate a Dispute under Dispute Condition 10.4: Other Fraud – Card-Absent Environment according to the following time limit:

Table 11-17: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Time Limit

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Time Limit
120 calendar days from the Transaction Processing Date

11.7.3.5 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Processing Requirements

Effective for Transactions completed on or after 26 June 2023 An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 10.4: Other Fraud – Card-Absent Environment:

Table 11-18: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Processing Requirements

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification
Certification that the Cardholder denies authorization of or participation in the Transaction

11.7.3.6 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements

Effective for Transactions completed on or after 26 June 2023 An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 10.4: Other Fraud – Card-Absent Environment:

Table 11-19: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification

One of the following:
 	
• Evidence that one of the following:
 	
  – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.
 	
  – The Dispute is invalid.
 	
  – The Cardholder no longer disputes the Transaction.
 	
• Compelling Evidence
 	
• **Effective for pre-Arbitration attempts processed through 13 October 2023** For a Transaction involving

Table 11-19: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements (continued)

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification

an initial Card-present Transaction and one or more ensuing key-entered Transactions, both:
 	
– Evidence that all Transactions occurred during the same stay, trip, or rental period
 	
– Evidence of a valid Imprint for the initial Card-Present Environment Transaction
 	
• **Effective for pre-Arbitration attempts processed on or after 14 October 2023** For a delayed charge Transaction both:
 	
– Evidence that the Transaction relates to a prior stay, trip, or rental period (for example, a parking violation that occurred during the rental)
 	
– Evidence that an Imprint was obtained during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint)
 	
• The same Payment Credential was used in 2 previous Transactions that the Issuer did not report as Fraud Activity to Visa and was processed more than 120 calendar days.[1,2]
 	
– All of the following:
 	
  ▪ **Effective for pre-Arbitration attempts processed through 13 October 2023** A detailed description of merchandise or services purchased
 	
  ▪ **Effective for pre-Arbitration attempts processed on or after 14 October 2023** A detailed description of merchandise or services purchased for the disputed Transactions and the 2 previous Transactions
 	
  ▪ Certification of all of the following:
 	
  ▪ Date/time the merchandise or services were provided
 	
  ▪ The device ID, device fingerprint, or the IP address and an additional one or more of the following in the undisputed Transaction(s) are the same as the disputed Transaction, as applicable:
 	
    ▪ Customer account/login ID
 	
    ▪ Full delivery address including house number, street name, city, zip/postal code, and country
 	
    ▪ Device ID/device fingerprint
 	
    ▪ IP address
 	
• For an Airline Transaction, evidence that the Cardholder name is included in the manifest for the departed flight and matches the Cardholder name provided on the purchased itinerary.

[1] The 120 calendar days does not apply if the other undisputed Transactions were Original Credit Transactions.

Table 11-19: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements (continued)

Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification
[2] Not to exceed 365 calendar days prior to the Processing Date of the Dispute

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11.8   Dispute Category 11: Authorization

11.8.1   Dispute Condition 11.3: No Authorization

11.8.1.1   Dispute Condition 11.3: No Authorization – Dispute Reasons

Effective for Transactions completed on or after 26 June 2023 An Issuer may initiate a Dispute under Dispute Condition 11.3: No Authorization for the following reason:

Table 11-20: Dispute Condition 11.3: No Authorization – Dispute Reasons

Dispute Condition 11.3: No Authorization Dispute Reasons
Authorization was required but was not obtained on the date specified in *Section 5.7.2.4, Approval Response Validity Timeframes*

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11.8.1.2   Dispute Condition 11.3: No Authorization – Dispute Rights

Table 11-21: Dispute Condition 11.3: No Authorization – Dispute Rights

Dispute Condition 11.3: No Authorization Dispute Rights
Effective for Transactions completed on or after 26 June 2023 If Authorization was obtained for an amount less than the Transaction amount, the Dispute is limited to either: • The amount that was not authorized. • The difference between the Transaction amount and the amount for which the Authorization was required,

Table 11-21: Dispute Condition 11.3: No Authorization – Dispute Rights (continued)

Dispute Condition 11.3: No Authorization Dispute Rights
as specified in *Section 5.7.1.3, Estimated Authorization Request Requirements*, and *Section 5.7.1.4, Incremental Authorization Request Requirements*

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11.8.1.3   Dispute Condition 11.3: No Authorization – Invalid Disputes

Effective for Transactions completed on or after 26 June 2023 A Dispute is invalid under Dispute Condition 11.3: No Authorization for any of the following:

Table 11-22: Dispute Condition 11.3: No Authorization – Invalid Disputes

Dispute Condition 11.3: No Authorization Invalid Disputes

• A Transaction for which valid Authorization was obtained
 	
• A Credit Transaction with one of the following MCCs:[1]
 	
  – 3000-3350 (Airlines, Air Carriers)
 	
  – 4111 (Local and Suburban Commuter Passenger Transportation, Including Ferries)
 	
  – 4112 (Passenger Railways)
 	
  – 4131 (Bus Lines)
 	
  – 4511 (Airlines and Air Carriers [Not Elsewhere Classified])

[1] For Transactions completed in a Card-Absent Environment, this Dispute Condition applies only to qualified Card-Absent Interlink Transactions.

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11.8.1.4   Dispute Condition 11.3: No Authorization – Dispute Time Limit

Effective for Transactions completed on or after 26 June 2023 An Issuer may initiate a Dispute under Dispute Condition 11.3: No Authorization according to the following time limits:[1]

Table 11-23: Dispute Condition 11.3: No Authorization – Dispute Time Limit

Dispute Condition 11.3: No Authorization Dispute Time Limit
75 calendar days from the Transaction Processing Date

[1] For Transactions completed in a Card-Absent Environment, this Dispute Condition applies only to qualified Card-Absent Interlink Transactions.

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11.8.1.5   Dispute Condition 11.3: No Authorization – Pre-Arbitration Processing Requirements

Effective for Transactions completed on or after 26 June 2023 An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 11.3: No Authorization:[1]

Table 11-24: Dispute Condition 11.3: No Authorization – Pre-Arbitration Processing Requirements

Dispute Condition 11.3: No Authorization Supporting Documentation/Certification

Both:
 	
• Evidence of any of the following:
 	
  – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.
 	
  – The Dispute is invalid.
 	
  – The Transaction Date in the Completion Message was incorrect and the Authorization was obtained on the correct date.
 	
• For a dispute involving special Authorization procedures where all of the following apply:
 	
  – The first Authorization Request included the Estimated Authorization Request indicator.
 	
  – Subsequent Authorization Requests included the Incremental Authorization Request indicator.
 	
  – The same Transaction Identifier was used in all Authorization Requests.
 	
  – Clearing Records were submitted within the timeframes specified in *Section 5.7.1.3, Estimated Authorization Request Requirements*.
 	
Both:
 	
• The Transaction Receipt or Substitute Transaction Receipt

Table 11-24: Dispute Condition 11.3: No Authorization – Pre-Arbitration Processing Requirements (continued)

Dispute Condition 11.3: No Authorization Supporting Documentation/Certification

• Certification of all of the following:
 	
    – The date the Transaction was initiated
 	
    – The date the Transaction was completed
 	
    – The dates, authorized amounts, and Authorization Codes of the approved Authorizations

[1] If initiated for Transactions completed in a Card-Absent Environment, the Dispute Condition applies only to qualified Card-Absent Interlink Transactions.

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11.9 Dispute Category 12: Processing Errors

11.9.1 Dispute Condition 12.1: Late Presentment

11.9.1.1 Dispute Condition 12.1: Late Presentment – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.1: Late Presentment for the following reasons:

Table 11-25: Dispute Condition 12.1: Late Presentment – Dispute Reasons

Dispute Condition 12.1: Late Presentment Dispute Reasons

Effective through 25 June 2023 Either:
 	
• The Transaction Date is more than 10 calendar days before the Transaction Processing Date.
 	
• The Acquirer processed an Adjustment and either:
 	
    – The Adjustment posted to a "closed" or "credit problem"[1] account and the Adjustment was processed more than 10 days after the Transaction Date.
 	
    – The Adjustment was processed more than 45 days after the Transaction Date.

Effective for Transactions completed on or after 26 June 2023 Either: • The Adjustment was processed more than 45 calendar days after the Transaction Date

Table 11-25: Dispute Condition 12.1: Late Presentment – Dispute Reasons (continued)

Dispute Condition 12.1: Late Presentment Dispute Reasons

• Both:
   – The Transaction was not processed within the required time limit as specified in *Section 7.6.1.1, Acquirer Processing Timeframes*
   – The Transaction was processed to a "closed," "credit problem,"[1] or "fraud" account.

[1] Credit problem includes non-sufficient funds

11.9.1.2   Dispute Condition 12.1: Late Presentment – Dispute Rights

Table 11-26: Dispute Condition 12.1: Late Presentment – Dispute Rights

Dispute Condition 12.1: Late Presentment Dispute Rights
For the purpose of this condition, the Transaction Date refers to the Transaction Date transmitted in the Clearing Record.

11.9.1.3   Dispute Condition 12.1: Late Presentment – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.1: Late Presentment according to the following time limits:

Table 11-27: Dispute Condition 12.1: Late Presentment – Dispute Time Limit

Dispute Condition 12.1: Late Presentment Dispute Time Limit
120 calendar days from the Transaction Processing Date
120 calendar days from either: • The Transaction Processing Date

Table 11-27: Dispute Condition 12.1: Late Presentment – Dispute Time Limit (continued)

Dispute Condition 12.1: Late Presentment Dispute Time Limit
• For an Adjustment, the Transaction Date of the Adjustment

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11.9.1.4   Dispute Condition 12.1: Late Presentment – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.1: Late Presentment:

Table 11-28: Dispute Condition 12.1: Late Presentment – Dispute Processing Requirements

Dispute Condition 12.1: Late Presentment Supporting Documentation/Certification

Effective for Transactions processed through 25 June 2023 Certification that the Transaction was processed more than 10 calendar days after the Transaction Date.
 	
Effective for Transactions completed on or after 26 June 2023 Certification of one of the following:
 	
• On the Dispute Processing Date, the Cardholder account status was flagged as one of the following:
  – Credit Problem
  – Closed
  – Fraud
• The Adjustment was processed more than 45 calendar days after the Transaction Date.

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11.9.1.5   Dispute Condition 12.1: Late Presentment – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.1: Late Presentment:

Table 11-29: Dispute Condition 12.1: Late Presentment – Dispute Response Processing Requirements

Dispute Condition 12.1: Late Presentment **Supporting Documentation/Certification**
Evidence of one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • The Transaction Receipt or other record with a Transaction Date that proves the Transaction or the Adjustment was processed within the required time frame

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11.9.2   Dispute Condition 12.2: Incorrect Transaction Code

11.9.2.1   Dispute Condition 12.2: Incorrect Transaction Code – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.2: Incorrect Transaction Code for the following reasons:

Table 11-30: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Reasons

Dispute Condition 12.2: Incorrect Transaction Code **Dispute Reasons**
One of the following: • A credit was processed as a debit. • A debit was processed as a credit.

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11.9.2.2 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights

Table 11-31: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights

Dispute Condition 12.2: Incorrect Transaction Code Dispute Rights
The Dispute amount should be double the Transaction amount if either: • A credit was processed as a debit. • A debit was processed as a credit.

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11.9.2.3 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.2: Incorrect Transaction Code according to the following time limit:

Table 11-32: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Time Limit

Dispute Condition 12.2: Incorrect Transaction Code Dispute Time Limit
120 calendar days from the Transaction Processing Date

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11.9.2.4 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.2: Incorrect Transaction Code:

Table 11-33: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements

Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification
Certification that either: • Credit was processed as a debit.

Table 11-33: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements (continued)

Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification
• Debit was processed as a credit.

11.9.2.5   Dispute Condition 12.2: Incorrect Transaction Code – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.2: Incorrect Transaction Code:

Table 11-34: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Response Processing Requirements

Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification
For a credit processed as a debit or a debit processed as a credit, either: • Evidence that a credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • Transaction Receipt or other record that proves that the Transaction code was correct

11.9.3   Dispute Condition 12.3: Incorrect Currency

11.9.3.1   Dispute Condition 12.3: Incorrect Currency – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.3: Incorrect Currency for the following reasons:

Table 11-35: Dispute Condition 12.3: Incorrect Currency – Dispute Reasons

Dispute Condition 12.3: Incorrect Currency Dispute Reasons
Either: - **Effective through 14 April 2023** Dynamic Currency Conversion (DCC) occurred and the Cardholder did not expressly agree to DCC. - **Effective 15 April 2023** Dynamic Currency Conversion (DCC) occurred and the Cardholder did not expressly agree to DCC. - The Cardholder was not advised that DCC would occur or was refused the choice of paying in the Merchant's local currency.

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11.9.3.2   Dispute Condition 12.3: Incorrect Currency – Dispute Rights

Table 11-36: Dispute Condition 12.3: Incorrect Currency – Dispute Rights

Dispute Condition 12.3: Incorrect Currency Dispute Rights
The Dispute applies for the entire Transaction amount.

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11.9.3.3   Dispute Condition 12.3: Incorrect Currency – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.3: Incorrect Currency for the following:

Table 11-37: Dispute Condition 12.3: Incorrect Currency – Invalid Disputes

Dispute Condition 12.3: Incorrect Currency Invalid Disputes
The Dispute is for a partial Transaction amount.

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11.9.3.4   Dispute Condition 12.3: Incorrect Currency – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.3: Incorrect Currency according to the following time limit:

Table 11-38: Dispute Condition 12.3: Incorrect Currency – Dispute Time Limit

Dispute Condition 12.3: Incorrect Currency Dispute Time Limit
120 calendar days from the Transaction Processing Date

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11.9.3.5   Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.3: Incorrect Currency:

Table 11-39: Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification
Issuer certification that the Cardholder did not agree to Dynamic Currency Conversion and did not make an active choice or was refused the choice of paying in the Merchant's local currency

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11.9.3.6   Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights

Table 11-40: Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification
For a Dynamic Currency Conversion (DCC) Transaction, if the Acquirer cannot provide evidence that the Cardholder expressly agreed to DCC,[1] it may process a Dispute Response in the Merchant's local currency for the Transaction amount before DCC occurred, excluding fees or commission charges directly related to DCC that were applied to the Transaction.

Table 11-40: Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights (continued)

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification
[1] As specified in the *DCC Guide*

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11.9.3.7 Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.3: Incorrect Currency:

Table 11-41: Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing Requirements

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification

One of the following:
 	
• Evidence that one of the following:
  – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.
  – The Dispute is invalid.
  – The Cardholder no longer disputes the Transaction.
• Transaction Receipt or other record that proves that the Transaction currency was correct
• For a DCC Transaction, either:
  – **Effective through 14 April 2023** For a Dispute Response in the Merchant's local currency, both:
    ▪ Acquirer certification that the Merchant is registered to offer DCC
    ▪ A copy of the Transaction Receipt showing the Merchant's local currency
  – **Effective 15 April 2023** For a Dispute Response in the Merchant's local currency, both:
    ▪ Acquirer certification that the Merchant is registered to offer DCC
    ▪ A copy of the Transaction Receipt showing the Merchant's local currency
  – **Effective through 14 April 2023** For a Dispute Response in the DCC currency, all of the following:
    ▪ Evidence that the Cardholder expressly agreed to DCC

Table 11-41: Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing Requirements (continued)

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification

▪ Acquirer certification that the Acceptance Device requires electronic selection of DCC by the Cardholder and that the choice cannot be made by the Merchant
 	
▪ A copy of the Transaction Receipt
 	
– **Effective 15 April 2023** For a Dispute Response in the DCC currency, all of the following:
 	
   ▪ Evidence that the Cardholder expressly agreed to DCC
 	
   ▪ Acquirer certification that the Acceptance Device requires electronic selection of DCC by the Cardholder and that the choice cannot be made by the Merchant
 	
   ▪ A copy of the Transaction Receipt

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11.9.4 Dispute Condition 12.4: Incorrect Account Number

11.9.4.1 Dispute Condition 12.4: Incorrect Account Number – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.4: Incorrect Account Number for the following reason:

Table 11-42: Dispute Condition 12.4: Incorrect Account Number – Dispute Reasons

Dispute Condition 12.4: Incorrect Account Number Dispute Reasons
• **Effective 23 April 2022** The Transaction or Original Credit Transaction was processed using an incorrect Payment Credential. • The Adjustment was processed using an incorrect Payment Credential.

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11.9.4.2 Dispute Condition 12.4: Incorrect Account Number – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.4: Incorrect Account Number for the following:

Table 11-43: Dispute Condition 12.4: Incorrect Account Number – Invalid Disputes

Dispute Condition 12.4: Incorrect Account Number Invalid Disputes
A Payment Credential on which the Issuer reported Fraud Activity using fraud type code 3 (fraudulent application)

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11.9.4.3   Dispute Condition 12.4: Incorrect Account Number – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.4: Incorrect Account Number according to the following time limits:

Table 11-44: Dispute Condition 12.4: Incorrect Account Number – Dispute Time Limit

Dispute Condition 12.4: Incorrect Account Number Dispute Time Limit
120 calendar days from either: • The Transaction Processing Date • For an Adjustment, the Transaction Date of the Adjustment

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11.9.4.4   Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.4: Incorrect Account Number:

Table 11-45: Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements

Dispute Condition 12.4: Incorrect Account Number Supporting Documentation/Certification
Evidence of one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute

Table 11-45: Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements (continued)

Dispute Condition 12.4: Incorrect Account Number Supporting Documentation/Certification
• The Dispute is invalid • The Cardholder no longer disputes the Transaction • Transaction Receipt or other record to prove that the Payment Credential was processed correctly

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11.9.5 Dispute Condition 12.5: Incorrect Amount

11.9.5.1 Dispute Condition 12.5: Incorrect Amount – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.5: Incorrect Amount for the following reason:

Table 11-46: Dispute Condition 12.5: Incorrect Amount – Dispute Reasons

Dispute Condition 12.5: Incorrect Amount Dispute Reasons
The Transaction amount is incorrect or an addition or transposition error occurred

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11.9.5.2 Dispute Condition 12.5: Incorrect Amount – Dispute Rights

Table 11-47: Dispute Condition 12.5: Incorrect Amount – Dispute Rights

Dispute Condition 12.5: Incorrect Amount Dispute Rights
The Dispute amount is limited to the difference between the amounts.

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11.9.5.3   Dispute Condition 12.5: Incorrect Amount – Invalid Disputes

Effective for Transactions completed on or after 26 June 2023 For a Card-Absent Environment Transaction,[1] a Dispute is invalid under Dispute Condition 12.5: Incorrect Amount for any of the following:

Table 11-48: Dispute Condition 12.5: Incorrect Amount – Invalid Disputes

Dispute Condition 12.5: Incorrect Amount Invalid Disputes
• A T&E Transaction in which there is a difference between the quoted price and the actual charges made by the Merchant • A No-Show Transaction • An Advance Payment[2] • A Transaction for which the Merchant has the right to alter the Transaction amount without the Cardholder's consent after the Transaction was completed

[1] Applies only to Card-Absent Environment Transactions that qualify as Card-Absent Interlink Transactions.

[2] Processed as specified in *Section 5.8.8.1, Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials*

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11.9.5.4   Dispute Condition 12.5: Incorrect Amount – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.5: Incorrect Amount according to the following time limits:

Table 11-49: Dispute Condition 12.5: Incorrect Amount – Dispute Time Limit

Dispute Condition 12.5: Incorrect Amount Dispute Time Limit
120 calendar days from the Transaction Processing Date

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11.9.5.5   Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.5: Incorrect Amount:

Table 11-50: Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements

Dispute Condition 12.5: Incorrect Amount Supporting Documentation/Certification
• **Effective for Disputes processed through 13 October 2023** Certification of the correct Transaction Amount • **Effective for Disputes processed on or after 14 October 2023** A copy of the Transaction Receipt or other record with the correct Transaction Amount

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11.9.5.6   Dispute Condition 12.5: Incorrect Amount – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.5: Incorrect Amount:

Table 11-51: Dispute Condition 12.5: Incorrect Amount – Dispute Response Processing Requirements

Dispute Condition 12.5: Incorrect Amount Supporting Documentation/Certification
Effective for Transactions processed through 25 June 2023 Transaction Receipt or other record to prove that the Transaction amount was correct
Effective for Transactions completed on or after 26 June 2023 Evidence of one of the following:[1] • A credit or Reversal issued by the Acquirer was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • Transaction Receipt or other record to prove that the Transaction amount was correct
[1] The Dispute Response requirements for a Transaction processed in a Card-Absent Environment apply only to qualified Card-Absent Interlink Transaction.

11.9.6   Dispute Condition 12.6: Duplicate Processing/Paid by Other Means

11.9.6.1   Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means for the following reason:

Table 11-52: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Reasons

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Reasons
Either: • **Effective for Disputes processed through 13 October 2023** A single Transaction was processed more than once using the same Payment Credential. • **Effective for Disputes processed on or after 14 October 2023** A single Transaction was processed more than once using the same Payment Credential on the same Transaction date, and for the same Transaction amount. • The Cardholder paid for the same merchandise or service by other means.

11.9.6.2   Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights

Table 11-53: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Rights
For Duplicate Processing: • **Effective for Disputes processed through 14 April 2023** If the Transaction was processed by different Acquirers (including Originating Acquirers), the Acquirer that processed the invalid Transaction is responsible for the Dispute. If the Issuer (including a Recipient Issuer) cannot determine which Transaction is invalid, the Acquirer that processed the second Transaction is responsible for the Dispute.

Table 11-53: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights (continued)

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Rights
• **Effective for Disputes processed on or after 15 April 2023** If the Transaction was processed by different Acquirers (including Originating Acquirers), the Acquirer that processed the invalid Transaction is responsible for the Dispute. If the Issuer (including a Recipient Issuer) cannot determine which Transaction is invalid, the Acquirer that processed the second Transaction is responsible for the Dispute. For Transactions that were paid by other means, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator, if applicable, before the Issuer may initiate a Dispute.

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11.9.6.3   Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means for either:

Table 11-54: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Invalid Disputes

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Invalid Disputes
Transactions in which payment for services was made to different Merchants, unless there is evidence that the payment was passed from one Merchant to the other (for example: payment from a travel agent to a T&E Merchant)
An Adjustment

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11.9.6.4   Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means according to the following time limits:

Table 11-55: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Time Limit

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Time Limit
120 calendar days from the Transaction Processing Date

11.9.6.5 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means:

Table 11-56: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification

All of the following, as applicable:
 	
• Certification that the Cardholder attempted to resolve the dispute with the Merchant
 	
• Within 5 calendar days of the Dispute Processing Date, evidence that the Merchant received payment by other means, including:
 	
  – The Acquirer Reference Number or other Transaction information, if the Transaction was an Interlink Transaction
 	
  – A statement, if paid by another card
 	
  – A cash receipt
 	
  – A copy of the front and back of a cancelled check

11.9.6.6 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means:

Table 11-57: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification

Evidence of one of the following:
 	
• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute
 	
• The Dispute is invalid
 	
• The Cardholder no longer disputes the Transaction
 	
• For a Load Transaction, records containing at least the following:
 	
  – Payment Credential
 	
  – Transaction time or sequential number that identifies individual Transactions
 	
  – Indicator that confirms that the Load Transaction was successful
 	
• Either:
 	
  – 2 separate Transaction Receipts or other record to prove that separate Transactions were processed
 	
  – Evidence to prove that the Merchant did not receive payment by other means for the same merchandise or service

11.9.7 Dispute Condition 12.7: Invalid Data

11.9.7.1 Dispute Condition 12.7: Invalid Data – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.7: Invalid Data for the following reason:

Table 11-58: Dispute Condition 12.7: Invalid Data – Dispute Reasons

Dispute Condition 12.7: Invalid Data Dispute Reasons
Authorization was obtained using invalid or incorrect data

11.9.7.2   Dispute Condition 12.7: Invalid Data – Dispute Rights

Table 11-59: Dispute Condition 12.7 Invalid Data – Dispute Rights

Dispute Condition 12.7 Invalid Data **Dispute Rights**
• The Dispute applies for the entire Transaction amount. • The Authorization is invalid if the Authorization Request contained an incorrect Transaction Date, MCC, Merchant or Transaction type indicator, country code, state code, special condition indicator, or other required field.

11.9.7.3   Dispute Condition 12.7: Invalid Data – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.7: Invalid Data according to the following time limit:

Table 11-60: Dispute Condition 12.7: Invalid Data – Dispute Time Limit

Dispute Condition 12.7: Invalid Data **Dispute Time Limit**
75 calendar days from the Transaction Processing Date

11.9.7.4   Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.7: Invalid Data:

Table 11-61: Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements

Dispute Condition 12.7: Invalid Data **Supporting Documentation/Certification**
Both: • Certification that the Authorization Request would have been declined if valid data had been provided • An explanation of why the inclusion of valid data would have caused the Authorization Request to be

Table 11-61: Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements (continued)

Dispute Condition 12.7: Invalid Data Supporting Documentation/Certification
declined

11.9.7.5   Dispute Condition 12.7: Invalid Data – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.7: Invalid Data:

Table 11-62: Dispute Condition 12.7: Invalid Data – Dispute Response Processing Requirements

Dispute Condition 12.7: Invalid Data Supporting Documentation/Certification
Evidence of one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction. • The Authorization did not contain invalid data.

11.10   Dispute Category 13: Consumer Disputes

11.10.1   Dispute Category 13: Cardholder Letter Requirements

If the Dispute requires an Issuer to provide an Acquirer with a Cardholder letter confirming non-receipt of merchandise, services, or Cash, the letter must be signed by the Cardholder[1] and include all of the following:

• Cardholder's complete or partial Payment Credential

• Merchant name(s)

- Transaction amount(s)

[1] Instead of a signature, the Issuer may provide a letter if it was obtained through a secure method (for example: secure online banking). Any method used by the Cardholder that establishes their unique identity through use of a password and/or other login identification method is considered a valid representation of the Cardholder's signature.

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11.10.2 Dispute Condition 13.1: Merchandise/Services Not Received

11.10.2.1 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.1: Merchandise/Services Not Received for the following reason:

Table 11-63: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Reasons

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Reasons
The Cardholder participated in the Transaction but the Cardholder or an authorized person did not receive the merchandise or services because the Merchant was unwilling or unable to provide the merchandise or services.

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11.10.2.2 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights

Table 11-64: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Rights
• The Dispute amount is limited to the portion of services or merchandise not received.
• Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the Dispute with the Merchant or the Merchant's liquidator, if applicable.
• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.
• If merchandise was delivered late or to the incorrect location, the Cardholder must return or attempt to return the merchandise.

11.10.2.3   Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.1: Merchandise/Services Not Received for any of the following:

Table 11-65: Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes

Dispute Condition 13.1: Merchandise/Services Not Received Invalid Disputes
• A Transaction in which the Cardholder cancelled the merchandise or service before the expected delivery or service date • A Transaction in which merchandise is being held by the Cardholder's country's customs agency • A Transaction that the Cardholder states is fraudulent • A Dispute regarding the quality of merchandise or service provided • A partial Advance Payment Transaction when the remaining balance was not paid and the Merchant is willing and able to provide the merchandise or services • The Cash-Back portion of a Cash-Back Transaction • An Automated Fuel Dispenser Transaction

11.10.2.4   Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.1: Merchandise/Services Not Received according to the following time limits:

Table 11-66: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit
If applicable, before initiating a Dispute, an Issuer must either:

Table 11-66: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit (continued)

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit

• Wait 10 calendar days[1] from either:
 	
  – The Transaction Date, if the date the services were expected or the delivery date for the merchandise is not specified
 	
  – The date the Cardholder returned or attempted to return the merchandise, if the merchandise was returned due to late delivery
 	
  – **Effective for Disputes processed on or after 14 October 2023** The date the Merchant canceled the goods or services
 	
• For MCC 4722 (Travel Agencies and Tour Operators), and ticket agencies that sell third-party event tickets, wait 30 calendar days[1] from the date the Merchant cancelled the service.
 	
A Dispute must be processed no later than either:
 	
• 120 calendar days from the Transaction Processing Date
 	
• 120 calendar days from the last date that the Cardholder expected to receive the merchandise or services[2,3]

[1] This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.
 	
  [2] This does not apply to the purchase of a third-party gift card without an expiration date if the merchandise or services were not provided by the third party due to insolvency or bankruptcy.
 	
  [3] Not to exceed 540 calendar days from the Transaction Processing Date

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11.10.2.5   Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.1: Merchandise/Services Not Received:

Table 11-67: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements

Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification
All of the following, as applicable:

Table 11-67: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements (continued)

Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification

• Certification of any of the following, as applicable:
  – Services were not rendered by the expected date/time
  – Merchandise was not received by the expected date/time
  – Merchandise was not received at the agreed location (Issuer must specify the address of the agreed location)
  – Cardholder attempted to resolve with Merchant
  – The date the merchandise was returned
  – **Effective for Disputes processed on or after 15 April 2023** The date the Merchant cancelled the goods or services
 	
• A detailed description of the merchandise or services purchased. This description must contain additional information beyond the data required in the Clearing Record.
 	
• For a Transaction that represents the purchase of merchandise or services to be delivered at a later date, an explanation of why the Dispute was initiated before the expected delivery date
 	
• A Cardholder letter, if both:
  – The Cardholder has disputed 3 or more Transactions for non-receipt of merchandise or services at the same Merchant on the same Card.[1]
  – The disputed Transactions all occurred within the same 30-calendar day period.

[1] Individual Transactions that contain a Multiple Clearing Sequence Number that result from the same Authorization are treated as one Transaction toward the 3 Transaction limit.

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11.10.2.6   Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.1: Merchandise/Services Not Received:

Table 11-68: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements

Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification
Evidence of one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • The Cardholder or an authorized person received the merchandise or services at the agreed location or by the agreed date/time • For an Airline Transaction, the flight departed • If the Dispute relates to cancelled future services, the Dispute is invalid because the services were not cancelled.

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11.10.3   Dispute Condition 13.2: Cancelled Recurring Transaction

11.10.3.1   Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Reasons

Effective for Transactions completed on or after 26 June 2023 An Issuer may initiate a Dispute under Dispute Condition 13.2: Cancelled Recurring Transaction for the following reasons:

Table 11-69: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Reasons

Dispute Condition 13.2: Cancelled Recurring Transaction Dispute Reasons
For a Transaction that qualifies as a Card-Absent Interlink Transaction, either: • The Cardholder withdrew permission to charge the account for a Recurring Transaction. • The Acquirer or Merchant received notification that, before the Transaction was processed, the Cardholder's account was closed.

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11.10.3.2   Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Rights

Table 11-70: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Rights

Dispute Condition 13.2: Cancelled Recurring Transaction Dispute Rights
Effective for Transactions completed on or after 26 June 2023 The Dispute amount is limited to the unused portion of the service or merchandise.

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11.10.3.3   Dispute Condition 13.2: Cancelled Recurring Transaction – Invalid Disputes

Effective for Transactions completed on or after 26 June 2023 A Dispute is invalid under Dispute Condition 13.2: Cancelled Recurring Transaction for the following:

Table 11-71: Dispute Condition 13.2: Cancelled Recurring Transaction – Invalid Disputes

Dispute Condition 13.2: Cancelled Recurring Transaction Invalid Disputes
• An Installment Transaction • An Unscheduled Credential-on-File Transaction

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11.10.3.4   Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Time Limit

Effective for Transactions completed on or after 26 June 2023 An Issuer may initiate a Dispute under Dispute Condition 13.2: Cancelled Recurring Transaction according to the following time limit:

Table 11-72: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Time Limit

Dispute Condition 13.2: Cancelled Recurring Transaction Dispute Time Limit
120 calendar days from the Transaction Processing Date

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11.10.3.5   Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Processing Requirements

Effective for Transactions completed on or after 26 June 2023 An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.2: Cancelled Recurring Transaction:

Table 11-73: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Processing Requirements

Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification

Certification of either:
 	
• The Cardholder withdrew permission to charge the Payment Credential and all of the following:
 	
  – The date the Cardholder withdrew permission
 	
  – Details used to contact the Merchant, such as an email address, telephone number, or physical address
 	
  – Details of other form of payment provided to the Merchant (if applicable)
 	
• The date the Merchant was notified by the Issuer that the Payment Credential was closed

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11.10.3.6   Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Response Processing Requirements

Effective for Transactions completed on or after 26 June 2023 An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.2: Cancelled Recurring Transaction:

Table 11-74: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Response Processing Requirements

Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification
Evidence of one or more of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute

Table 11-74: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Response Processing Requirements (continued)

Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification
• The Dispute is invalid • The Cardholder no longer disputes the Transaction • The Cardholder requested cancellation for a different date and services were provided until this date • The Merchant posts charges to Cardholders after services have been provided and that the Cardholder received services until the cancellation date • The Issuer's claim is invalid that the Acquirer or Merchant was notified that the account was closed

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11.10.4   Dispute Condition 13.3: Not as Described or Defective Merchandise/Services

11.10.4.1   Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services for the following reasons:

Table 11-75: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Reasons

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Reasons
One of the following: • The merchandise or services did not match what was described on the Transaction Receipt or other record presented at the time of purchase. • The merchandise received by the Cardholder was damaged or defective. • The Cardholder disputes the quality of the merchandise or services received. • The Cardholder claims that the terms of sale were misrepresented by the Merchant.
Effective for Transactions completed on or after 26 June 2023 For a Transaction that qualifies as a Card-Absent Interlink Transaction, the Merchant's verbal description or other documentation presented at the time of purchase did not match the merchandise or services received.

11.10.4.2 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights

Table 11-76: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Rights

• The Dispute amount is limited to either:
  – The unused portion of the cancelled service
  – The value of the merchandise that the Cardholder returned or, if applicable, attempted to return
• Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.
• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.

Before the Issuer may initiate a Dispute, the Cardholder must return or attempt to return the merchandise or cancel the services.[1]
[1] Does not apply if the service has already been provided.

11.10.4.3 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services for any of the following:

Table 11-77: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Invalid Disputes

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Invalid Disputes
• A Transaction in which the returned merchandise is held by the Cardholder's country's customs agency • The Cash-Back portion of a Cash-Back Transaction • A Transaction that the Cardholder states is fraudulent

Table 11-77: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Invalid Disputes (continued)

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Invalid Disputes
• An Automated Fuel Dispenser Transaction • **Effective for Disputes processed on or after 14 October 2023** A Dispute regarding the quality of food received from eating places or restaurants (for example, the burger was received cold)

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11.10.4.4 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services according to the following time limits:

Table 11-78: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Time Limit

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Time Limit

Before initiating a Dispute, the Issuer must wait 10 calendar days[1] from the date the Cardholder returned or attempted to return the merchandise or cancelled the services.
 	
A Dispute must be processed within either:
 	
• 120 calendar days of either:
  – The Transaction Processing Date
  – The date the Cardholder received the merchandise or services
 	
• 60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:[2]
  – There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute.
  – The negotiations occurred within 120 days of the Transaction Processing Date.

[1] This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit or if the Merchant refuses the cancellation or return. [2] Not to exceed 540 calendar days from the Transaction Processing Date

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11.10.4.5   Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services:

Table 11-79: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification

Certification of the following, as applicable:
 	
• An explanation of what was not as described or defective or information regarding the quality-related issue
 	
• The date the Cardholder received the merchandise or services
 	
• That the Cardholder attempted to resolve the dispute with the Merchant
 	
• For services, the date the Cardholder cancelled the services or requested a credit from the Merchant
 	
• For merchandise, the date the Cardholder returned or attempted to return the merchandise
 	
• For merchandise that the Cardholder returned, all of the following, as applicable:
 	
   – The name of the shipping company (if available)
 	
   – A tracking number (if available)
 	
   – The date the Merchant received the merchandise
 	
• For merchandise that the Cardholder attempted to return, all of the following:
 	
   – A detailed explanation of how and when the Cardholder attempted to return the merchandise
 	
   – The disposition of the merchandise
 	
   – That the Merchant refused the return of the merchandise, refused to provide a return merchandise authorization, or instructed the Cardholder not to return the merchandise
 	
• Copy of the Cardholder's investment account showing the date, the withdrawal amount, and the available balance at the time the withdrawal request was made
 	
• For disputes involving ongoing negotiations, all of the following:
 	
   – Certification of both:

Table 11-79: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements (continued)

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification
▪ The date the Cardholder began negotiations with the Merchant ▪ The date the Issuer was first notified of the dispute – Evidence of ongoing negotiations between the Cardholder and the Merchant to resolve the dispute

11.10.4.6 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services:

Table 11-80: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Response Processing Requirements

Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification

Either:
 	
• Evidence that one of the following:
 	
  – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.
 	
  – The Dispute is invalid.
 	
  – The Cardholder no longer disputes the Transaction.
 	
• All of the following:
 	
  – Evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective
 	
  – Merchant rebuttal to the Cardholder's claims
 	
  – If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received

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11.10.5 Dispute Condition 13.4: Counterfeit Merchandise

11.10.5.1 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.4: Counterfeit Merchandise for the following reasons:

Table 11-81: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons

Dispute Condition 13.4: Counterfeit Merchandise Dispute Reasons
The merchandise was identified as counterfeit by one or more of the following: • The owner of the intellectual property or its authorized representative • A customs agency, law enforcement agency, or other government agency • A third-party expert

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11.10.5.2 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Rights

Table 11-82: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Rights

Dispute Condition 13.4: Counterfeit Merchandise Dispute Rights
If the Cardholder was advised that the merchandise ordered was counterfeit, the Dispute applies even if the Cardholder has not received the merchandise.

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11.10.5.3 Dispute Condition 13.4: Counterfeit Merchandise – Invalid Disputes

Effective for Transactions completed on or after 26 June 2023 A Dispute is invalid under Dispute Condition 13.4: Counterfeit Merchandise for:

Table 11-83: Dispute Condition 13.4: Counterfeit Merchandise – Invalid Disputes

Dispute Condition 13.4: Counterfeit Merchandise Invalid Disputes
The Cash-Back portion of a Cash-Back Transaction

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11.10.5.4   Dispute Condition 13.4: Counterfeit Merchandise – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.4: Counterfeit Merchandise according to the following time limits:

Table 11-84: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Time Limit

Dispute Condition 13.4: Counterfeit Merchandise Dispute Time Limit
A Dispute must be processed no later than 120 calendar days from one of the following: • The Transaction Processing Date • The date the Cardholder received the merchandise • The date on which the Cardholder was notified that the merchandise was counterfeit

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11.10.5.5   Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.4: Counterfeit Merchandise:

Table 11-85: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements

Dispute Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification
Certification of all of the following: • That the Cardholder received notification from one of the entities listed in *Section 11.10.5.1, Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons*, that the merchandise is counterfeit

Table 11-85: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements (continued)

Dispute Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification
• The date the Cardholder received the merchandise or received notification that the merchandise was counterfeit • A description of the counterfeit merchandise • The disposition of the merchandise • Information about the entity that indicated the merchandise to be counterfeit, including the name of the entity providing the notification and validation that the entity is qualified to provide the notification

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11.10.5.6 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.4: Counterfeit Merchandise:

Table 11-86: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Response Processing Requirements

Dispute Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification
Evidence of one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • To support the Merchant's claim that the merchandise was not counterfeit

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11.10.6   Dispute Condition 13.5: Misrepresentation

11.10.6.1   Dispute Condition 13.5: Misrepresentation – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.5: Misrepresentation for the following reason:

Table 11-87: Dispute Condition 13.5: Misrepresentation – Dispute Reasons

Dispute Condition 13.5: Misrepresentation Dispute Reasons
The Cardholder claims that the terms of sale were misrepresented by the Merchant.

11.10.6.2   Dispute Condition 13.5: Misrepresentation – Dispute Rights

Table 11-88: Dispute Condition 13.5: Misrepresentation – Dispute Rights

Dispute Condition 13.5: Misrepresentation Dispute Rights
• The Dispute amount is limited to the unused portion of the cancelled service or value of the merchandise that the Cardholder returned or, if applicable, attempted to return.   • Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.   • The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.   • **Effective for Transactions completed on or after 26 June 2023** The Dispute applies to a qualified Card-Absent Interlink Transaction for a Transaction in a Card-Absent Environment where the merchandise or digital goods have been purchased through a trial period, promotional period, or introductory offer, or as a one-off purchase and the Cardholder was not clearly advised of further Transactions after the purchase date.   • A Transaction at a Merchant that is a timeshare reseller, a timeshare reseller adviser, or that recovers timeshare reseller fee[1]   • **Effective for Transactions completed on or after 26 June 2023** The dispute applies to a qualified Card-Absent Interlink Transaction at a Merchant that represents that it recovers, consolidates, reduces, or amends existing financial goods or services, including all of the following:[2]   – Debt consolidation

Table 11-88: Dispute Condition 13.5: Misrepresentation – Dispute Rights (continued)

Dispute Condition 13.5: Misrepresentation Dispute Rights

– Credit repair/counseling
 	
    – Mortgage repair/modification/counseling
 	
    – Foreclosure relief services
 	
    – Credit Card interest rate reduction services
 	
• Technical services, technical support, or computer software that is sold using inaccurate online advertisements or that contains malicious software downloads.
 	
• Business opportunities in which the Merchant suggests that an income will be generated or recommends that the Cardholder purchases additional items (for example: better sales leads) to generate more income
 	
• A Transaction in which a Merchant advises the Cardholder that the Merchant can recover the Cardholder's funds and fails to provide services
 	
• **Effective for Transactions completed on or after 26 June 2023** A qualified Card-Absent Interlink Transaction at an outbound telemarketing Merchant
 	
• Investment goods or services (for example: binary options or foreign exchange trading), where the Merchant refuses to allow the Cardholder to withdraw available balances

[1] This applies only to a Merchant that offers reseller services that are connected to timeshare property it does not own. [2] This condition is based on the type of merchandise or services sold and not solely on the MCC.

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11.10.6.3   Dispute Condition 13.5: Misrepresentation – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.5: Misrepresentation for any of the following:

Table 11-89: Dispute Condition 13.5: Misrepresentation – Invalid Disputes

Dispute Condition 13.5: Misrepresentation Invalid Disputes
• A Dispute related solely to the quality of merchandise or services provided • **Effective for Transactions completed on or after 26 June 2023** The Cash-Back portion of a Cash-Back Transaction

11.10.6.4   Dispute Condition 13.5: Misrepresentation – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.5: Misrepresentation according to the following time limits:

Table 11-90: Dispute Condition 13.5: Misrepresentation – Dispute Time Limit

Dispute Condition 13.5: Misrepresentation Dispute Time Limit

A Dispute must be processed within one of the following:
 	
• 120 calendar days of either:
  – The Transaction Processing Date
  – The date the Cardholder received the merchandise or services[1]
 	
• 60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:[1]
  – There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute.
  – The negotiations occurred within 120 days of the Transaction Processing Date.
 	
• By the last date that the Cardholder expected to receive the merchandise or services, or the date on which the Cardholder was first made aware that the merchandise or services would be provided[1]

[1] The Dispute Processing Date must be no later than 540 calendar days from the Transaction Processing Date.

11.10.6.5   Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.5: Misrepresentation:

Table 11-91: Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements

Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification

Effective for Transactions completed through 25 June 2023 Evidence from the Cardholder describing how the Merchant's verbal and/or written representations do not match the terms of sale to which the Cardholder agreed
 	
Effective for Transactions completed on or after 26 June 2023 All of the following:
 	
• Certification of all of the following, as applicable:
 	
  – The date the merchandise was returned or the service was cancelled
 	
  – The name of the shipping company
 	
  – The invoice/tracking number (if available)
 	
  – The date the Merchant received the merchandise
 	
  – Certification that the Merchant refused the return of merchandise, refused to provide a return merchandise authorization, or informed the Cardholder not to return the merchandise
 	
  – That the Cardholder attempted to resolve the dispute with the Merchant
 	
  – An explanation of what was not as described or defective
 	
  – The date the Cardholder received the merchandise or services
 	
• An explanation of how the Merchant's verbal and/or written representations do not match the terms of sale to which the Cardholder agreed
 	
• Copy of the Cardholder's investment account showing the date, withdrawal amount, and available balance at the time the withdrawal request was made[1]
 	
• For Disputes involving ongoing negotiations, both:
 	
  – Certification of both:
 	
    ▪ The date the Cardholder began negotiations with the Merchant
 	
    ▪ The date the Issuer was first notified of the dispute
 	
  – Evidence of ongoing negotiations between the Cardholder and the Merchant to resolve the Dispute

[1] If the Cardholder is unable to access the Merchant's website, the Issuer must supply evidence to prove that the account is inaccessible or inactive.

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11.10.6.6   Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.5: Misrepresentation:

Table 11-92: Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements

Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification

Evidence of one of the following:
 	
• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute
 	
• The Dispute is invalid
 	
• The Cardholder no longer disputes the Transaction
 	
• To prove that the terms of sale were not misrepresented
 	
• **Effective for Transactions completed on or after 26 June 2023** For a Card-Absent Interlink Transaction where merchandise or digital goods have been purchased through a trial period, promotional period, or introductory offer or as a one-off purchase, both:
 	
   – To prove that, at the time of the initial Transaction, the Cardholder expressly agreed to future Transactions
 	
   – To prove that the Merchant notified the Cardholder of future Transactions at least 7 days before the Transaction Date

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11.10.7   Dispute Condition 13.6: Credit Not Processed

11.10.7.1   Dispute Condition 13.6: Credit Not Processed – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.6: Credit Not Processed for the following reason:

Table 11-93: Dispute Condition 13.6: Credit Not Processed – Dispute Reasons

Dispute Condition 13.6: Credit Not Processed Dispute Reasons
The Cardholder received a credit or voided Transaction Receipt that was not processed.

11.10.7.2 Dispute Condition 13.6: Credit Not Processed – Dispute Rights

Table 11-94: Dispute Condition 13.6: Credit Not Processed – Dispute Rights

Dispute Condition 13.6: Credit Not Processed Dispute Rights
The Dispute applies if a "void" or "cancelled" notation appears on the Transaction Receipt.

11.10.7.3 Dispute Condition 13.6: Credit Not Processed – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.6: Credit Not Processed for any of the following:

Table 11-95: Dispute Condition 13.6: Credit Not Processed – Invalid Disputes

Dispute Condition 13.6: Credit Not Processed Invalid Disputes
• The Cash-Back portion of a Cash-Back Transaction • An Automated Fuel Dispenser Transaction • The returned merchandise is held by any customs agency except the Merchant's country's customs agency

11.10.7.4 Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.6: Credit Not Processed according to the following time limits:

Table 11-96: Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit

Dispute Condition 13.6: Credit Not Processed Dispute Time Limit
Before initiating a Dispute, an Issuer must wait 10 calendar days[1] from the date on the Credit Transaction

Table 11-96: Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit (continued)

Dispute Condition 13.6: Credit Not Processed Dispute Time Limit
Receipt. This requirement does not apply if the Credit Transaction Receipt is undated. A Dispute must be processed no later than 120 calendar days from either: • The Transaction Processing Date • The date on the Credit Transaction Receipt[2]
¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit or if the Merchant refuses the cancellation or return. ² Not to exceed 540 calendar days from the Transaction Processing Date

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11.10.7.5 Dispute Condition 13.6: Credit Not Processed – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.6: Credit Not Processed:

Table 11-97: Dispute Condition 13.6: Credit Not Processed – Dispute Processing Requirements

Dispute Condition 13.6: Credit Not Processed Supporting Documentation/Certification
One of the following: • A copy of the Credit Transaction Receipt • A copy of the voided Transaction Receipt • Other record to prove that a credit is due to the Cardholder

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11.10.7.6 Dispute Condition 13.6: Credit Not Processed – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.6: Credit Not Processed:

Table 11-98: Dispute Condition 13.6: Credit Not Processed – Dispute Response Processing Requirements

Dispute Condition 13.6: Credit Not Processed Supporting Documentation/Certification
Evidence that one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction.

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11.10.8   Dispute Condition 13.7: Cancelled Merchandise/Services

11.10.8.1 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.7: Cancelled Merchandise/Services for the following reason:

Table 11-99: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Reasons
All of the following: • The Cardholder cancelled or returned merchandise, cancelled services, or cancelled a timeshare Transaction. • The Merchant did not process a credit or voided Transaction Receipt. • The Merchant did not properly disclose or did disclose, but did not apply, a limited return or cancellation policy at the time of the Transaction.

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11.10.8.2   Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights

Table 11-100: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Rights

• If the merchandise was shipped before the Transaction was cancelled, the Cardholder must return the merchandise, if received.
 	
• The Dispute amount is limited to either:
 	
   – The value of the unused portion of the cancelled service
 	
   – The value of the returned merchandise
 	
• The Dispute applies if the returned merchandise is refused by the Merchant.
 	
• For a timeshare Transaction, either:
 	
   – The Dispute applies for a timeshare Transaction processed with an incorrect MCC.
 	
   – The Dispute applies if the Cardholder cancelled a timeshare Transaction within 14 calendar days of the contract date or the date the contract or related documents were received. If the Cardholder cancels a timeshare Transaction after 14 calendar days from the contract date or the date the contract or related documents were received, the Cardholder must cancel according to the Merchant's properly disclosed limited return or cancellation policy.
 	
• **Effective for Transactions completed on or after 26 June 2023** For a Guaranteed Reservation:
 	
   – The Dispute applies if the Cardholder cancelled a Guaranteed Reservation with the Merchant or its agent according to the cancellation policy, but was billed for a No-Show Transaction.
 	
   – The Dispute applies if the Merchant or its agent processed a No-Show Transaction for more than one day's accommodation or rental and applicable taxes when a Guaranteed Reservation was cancelled or unclaimed.
 	
   – The Dispute applies if the Cardholder made a reservation and attempted to cancel within 24 hours of delivery of the reservation confirmation, but was billed for a No-Show Transaction.
 	
• Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.
 	
• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.

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11.10.8.3   Dispute Condition 13.7: Cancelled Merchandise/Services – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.7: Cancelled Merchandise/Services for any of the following:

Table 11-101: Dispute Condition 13.7: Cancelled Merchandise/Services – Invalid Disputes

Dispute Condition 13.7: Cancelled Merchandise/Services Invalid Disputes
• A Dispute regarding the quality of the service rendered or the quality of merchandise, unless a Credit Transaction Receipt is provided
• The Cash-Back portion of a Cash-Back Transaction
• A Transaction that the Cardholder states is fraudulent
• An Automated Fuel Dispenser Transaction

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11.10.8.4   Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.7: Cancelled Merchandise/Services according to the following time limits:

Table 11-102: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Time Limit
Before initiating a Dispute, an Issuer must wait 15 calendar days[1] from the date the merchandise was returned, merchandise was canceled, or services were canceled.
A Dispute must be processed no later than 120 calendar days from either: • The Transaction Processing Date • The date the Cardholder received or expected to receive the merchandise or services, not to exceed 540 calendar days from the Transaction Processing Date
[1] This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit or if the Merchant refuses the cancellation or return.

11.10.8.5 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.7: Cancelled Merchandise/Services:

Table 11-103: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements

Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification

Certification of the following, as applicable:
 	
• For a Timeshare Transaction, both:
 	
  – The cancellation date
 	
  – The date the contract was received by the Cardholder, if applicable
 	
• **Effective for Transactions completed on or after 26 June 2023** For a Guaranteed Reservation, the Merchant processed a No-Show Transaction, the date of the expected services, and one of the following:
 	
  – The date the Cardholder properly cancelled the Guaranteed Reservation
 	
  – The Cardholder attempted to cancel within 24 hours of delivery of the reservation confirmation
 	
  – The Merchant billed a No-Show Transaction for more than one day's accommodation or rental
 	
• For all other Transactions, all of the following, as applicable:
 	
  – **Effective for Disputes on or after 15 April 2023** A detailed description of the merchandise or services purchased
 	
  – The date the merchandise or service was expected or received
 	
  – The date the merchandise or service was cancelled or returned
 	
  – The name of the shipping company, if applicable
 	
  – The invoice/tracking number, if available
 	
  – The date the Merchant received the merchandise, if available
 	
  – For returned merchandise, that the Cardholder attempted to resolve the dispute with the Merchant
 	
• Both:
 	
  – Certification that the Merchant did one of the following:
 	
    ▪ Refused the return of the merchandise

Table 11-103: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements (continued)

Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification
▪ Refused to provide a return merchandise Authorization ▪ Instructed the Cardholder not to return the merchandise – The disposition of the merchandise

11.10.8.6 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.7: Cancelled Merchandise/Services:

Table 11-104: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Response Processing Requirements

Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification
Evidence of one of the following: • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • The Transaction Receipt or other record to prove that the Merchant properly disclosed a limited return or cancellation policy at the time of the Transaction • To demonstrate that the Cardholder received the Merchant's cancellation or return policy and did not cancel according to the disclosed policy

11.10.9 Dispute Condition 13.8: Original Credit Transaction Not Accepted

11.10.9.1 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.8: Original Credit Transaction Not Accepted for the following reason:

Table 11-105: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Reasons

Dispute Condition 13.8: Original Credit Transaction Not Accepted Dispute Reasons
An Original Credit Transaction was not accepted because either: • The recipient refused the Original Credit Transaction. • Original Credit Transactions are prohibited by applicable laws or regulations.

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11.10.9.2 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.8: Original Credit Transaction Not Accepted according to the following time limit:

Table 11-106: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Time Limit

Dispute Condition 13.8: Original Credit Transaction Not Accepted Dispute Time Limit
120 calendar days from the Original Credit Transaction Processing Date

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11.10.9.3 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.8: Original Credit Transaction Not Accepted:

Table 11-107: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Processing Requirements

Dispute Condition 13.8: Original Credit Transaction Not Accepted Supporting Documentation/Certification
Certification that either: • An Original Credit Transaction is not allowed by applicable laws or regulations. • The recipient refused to accept the Original Credit Transaction.

11.10.9.4 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.8: Original Credit Transaction Not Accepted:

Table 11-108: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Response Processing Requirements

Dispute Condition 13.8: Original Credit Transaction Not Accepted Supporting Documentation/Certification
Evidence that either: • A Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid

11.11 Arbitration

11.11.1 Required Documentation for Arbitration

When seeking Arbitration, a Member must provide, in English, the information required in the Visa Resolve Online Questionnaire for each Transaction, and all relevant supporting documentation.

A Member must not submit documentation or information to Interlink that was not previously submitted to the opposing Member.

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11.12 Compliance

11.12.1 Compliance Filing Conditions

Unless otherwise specified, a Member may file for Compliance if all of the following occur:

- A violation of the Interlink Rules occurred that is not related to an Account Data Compromise Event.

- The Member has no Dispute, Dispute Response, or pre-Arbitration right.

- The Member incurred or will incur a financial loss as a direct result of the violation.

- The Member would not have incurred the financial loss had the violation not occurred.

- The Member made a pre-Compliance attempt to resolve the dispute with the opposing Member and the opposing Member does not accept financial liability.

The pre-Compliance attempt must include both of the following:

- All pertinent documentation
- Specific violation of the Interlink Rules

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11.12.2 Compliance Time Limits

A Member must not exceed the time limits specified for Compliance, as follows:

Table 11-109: Pre-Compliance Time Limits

Process Step	Time Limit
Make pre-Compliance Attempt	One of the following - At least 30 calendar days before filing for Compliance - For a Dispute in which Visa Resolve Online (VROL) prevented a change of Dispute category, 29 calendar days from the Processing Date of the pre-Arbitration attempt - **Effective for pre-Compliance attempts on or after 21 January 2023** For a pre-Compliance attempt for Rapid Dispute Resolution – Credit Issued, 29 calendar days from the Processing Date of the Dispute

Table 11-109: Pre-Compliance Time Limits (continued)

Process Step	Time Limit
Accept financial responsibility and credit requesting Member	30 calendar days from the pre-Compliance attempt date

Table 11-110: Compliance Time Limits

Process Step	Time Limit
For a Compliance filing involving a fraudulent credit	90 calendar days from the later of either: • Processing Date of the credit Reversal • Processing Date of the use of the funds that relate to the fraudulent Credit Transactions
For a Compliance filing involving a Dispute in which VROL prevented a change of Dispute category	60 calendar days from the Processing Date of the pre-Arbitration attempt
Effective for pre-Compliance initiated on or after 21 January 2023 For a Compliance filing due to Rapid Dispute Resolution – Credit Issued	60 calendar days from the Processing Date of the Dispute
For all other Compliance filings	90 calendar days from one of the following: • Processing Date • Violation date • Date the Member discovered that a violation occurred (not to exceed 2 years from the Transaction Date), if no evidence of the violation was previously available to the Member[1]
[1] A Member must provide evidence that this was the date on which the financial loss was discovered.	

11.12.3   Compliance Conditions and Required Documentation

When seeking Compliance, a Member must provide all of the following:

- The information required in the Visa Resolve Online Questionnaire for each Transaction

- Documentation substantiating that a financial loss would not have resulted if the violation had not occurred.

- If applicable, the documentation shown in the tables in this section

- Other relevant supporting documentation

A Member must not submit documentation or information to Interlink that was not previously submitted to the opposing Member.

Table 11-111: Chargeback Reduction Service Returned or VROL Prevented Valid Dispute, Dispute Response, or Pre-Arbitration Attempt for Invalid Data

Compliance Condition
The Chargeback Reduction Service returned or Visa Resolve Online (VROL) prevented a valid Dispute,[1] Dispute Response, or pre-Arbitration attempt resulting from either: • A Member transmitting invalid data   • A Visa back-office platform failure
Required Documentation
Both: • Evidence of incorrect or invalid data or a Visa back-office platform failure   • Evidence that the Member was able to meet the conditions for a Dispute, Dispute Response, or pre-Arbitration attempt
[1] This includes Transactions for which the Issuer has previously initiated a Dispute under Dispute category 10 (Fraud) based on invalid data but is prevented by VROL from continuing the dispute using Dispute category 13 (Consumer Disputes).

Table 11-112: Rapid Dispute Resolution – Credit Issued

Compliance Condition
The Issuer or Cardholder was reimbursed twice for the same Transaction as a result of both: • **Effective for pre-Compliance attempts through 20 January 2023** A credit or Reversal   • **Effective for pre-Compliance attempts on or after 21 January 2023** A credit or Reversal processed on or

Table 11-112: Rapid Dispute Resolution – Credit Issued (continued)

before the Processing Date of the Dispute[1]   • A Dispute processed through Rapid Dispute Resolution
[1] This includes if a credit Authorization was approved on or before the Processing Date of the Dispute. The credit must have settled within the required timeframes specified in the Interlink Rules.
Required Documentation
Acquirer certification of both: • Date and amounts of the credit or Reversal   • Date and amounts of the Dispute processed through Rapid Dispute Resolution

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11.12.4   Data Compromise Recovery

A violation involving failure to comply with the PIN Management Requirements Documents, *Visa PIN Security Program Guide*, or *Payment Card Industry Data Security Standard (PCI DSS)* that could allow a compromise of Magnetic-Stripe Data is not resolved through the Compliance process. Such violations are resolved through the Global Compromised Account Recovery program.

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11.13   Arbitration and Compliance Decision

11.13.1   Arbitration and Compliance Filing Authority

An Arbitration or Compliance request must be filed with Interlink.

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11.13.2   Use of V.I.P. System Authorization Records in Arbitration and Compliance

If the Issuer's and Acquirer's Authorization records for a Transaction do not match, the V.I.P. System Authorization record prevails at Arbitration and Compliance.

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11.13.3 Withdrawal of an Arbitration or Compliance Case

The requesting Member may withdraw its Arbitration or Compliance request within 7 calendar days from the Interlink acknowledgement date and will be assigned financial liability.

If a case is withdrawn, Interlink will debit or credit through Visa Resolve Online (VROL) the Members involved, if necessary, based on the final determination of responsibility for the Dispute amount.

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11.13.4 Conditions for an Appeal to the Arbitration and Compliance Committee

A Member may appeal a decision by the Arbitration and Compliance Committee only if both:

- The Member can provide new evidence not previously available at the time the original case was filed.
- The disputed amount is at least USD 5,000 (or local currency equivalent).

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11.13.5 Appeal Time Limit

The adversely affected Member must file any appeal within 60 calendar days of the Notification date of the decision by the Arbitration and Compliance Committee.

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11.13.6 Appeal Review Fee

The requesting Member must not collect the review fee from the opposing Member if the original decision is reversed.

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12   Fees and Non-Compliance Assessments

12.1   Issuance Non-Compliance Assessments

12.1.1   Fraud Activity Reporting Non-Compliance Assessments

12.1.1.1   Issuer Fraud Activity Reporting Non-Compliance Assessments

If an Issuer does not comply with the fraud reporting requirements specified in *Section 1.10.3.3, Issuer Fraud Activity Reporting*, the Issuer is subject to non-compliance assessments, as specified in *Section 1.12.2.2, General Non-Compliance Assessment Schedules*.

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12.1.1.2   Chip Interoperability Compliance Program Non-Compliance Assessments

A Member is subject to the non-compliance assessments specified in *Table 12-1, Member Non-Compliance Assessments for Non-Compliance with the Chip Interoperability Compliance Program*, if Interlink determines that the Member or its agent has violated the Chip Interoperability Compliance Program by failing to either:

• Establish and commit to an agreed Chip interoperability resolution plan

• Make satisfactory progress toward resolution under an agreed Chip interoperability resolution plan

Table 12-1: Member Non-Compliance Assessments for Non-Compliance with the Chip Interoperability Compliance Program

Violation	Month	Interlink Action, Notification, or Non-Compliance Assessment
Initial identification and confirmation of a violation	Month 1	Member receives Notification that Interlink will take action if the situation is not addressed to the satisfaction of Interlink within 30 calendar days
Unaddressed violation	Month 2	Interlink discontinues any Member incentives associated with deployment of products that have been identified as contributors to interoperability problems. Interlink may also suspend other incentives. Interlink issues a second Notification that non-compliance assessments may apply if the situation is not corrected to the satisfaction of Interlink within 60 calendar days of the second

Table 12-1: Member Non-Compliance Assessments for Non-Compliance with the Chip Interoperability Compliance Program (continued)

Violation	Month	Interlink Action, Notification, or Non-Compliance Assessment
		Notification.
Unaddressed violation	Months 4-5	Member is assessed USD 25,000 per month
Unaddressed violation	Month 6 and subsequent months	Member is assessed USD 50,000 per month

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12.2 Acceptance Non-Compliance Assessments

12.2.1 Marketplace Non-Compliance Assessments

12.2.1.1 Marketplace Non-Compliance Assessments

Interlink will impose non-compliance assessments on an Acquirer that fails to meet Marketplace requirements, as follows:[1]

Table 12-2: Non-Compliance Assessments for Member Failure to Meet Marketplace Requirements

Violation	Interlink Action/Non-Compliance Assessment
Initial failure to meet Marketplace requirements	Warning letter issued and non-compliance assessment of USD 25,000
30 calendar days have passed after response due and the initial failure has not been corrected	USD 50,000
60 calendar days have passed after response due and the initial failure has not been corrected	USD 100,000
90 calendar days have passed after response due and the initial failure has not been corrected	USD 150,000
120 calendar days have passed after response due and the initial failure has not been corrected	USD 200,000

Table 12-2: Non-Compliance Assessments for Member Failure to Meet Marketplace Requirements (continued)

Violation	Interlink Action/Non-Compliance Assessment
150 calendar days have passed after response due and the initial failure has not been corrected	USD 250,000 Non-compliance assessments will continue to be levied each month until the rule violation is corrected, with the amount increasing at Visa discretion.

[1] **Effective 26 June 2023** Interlink requirements apply to a Marketplace only in connection with a qualified Card-Absent Interlink Transaction.

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12.2.2   Dynamic Currency Conversion (DCC)

12.2.2.1   Dynamic Currency Conversion (DCC) Non-Compliance Assessments

Effective through 14 April 2023 Interlink may, at its discretion, audit Acquirers and their Merchants to ensure compliance with the Dynamic Currency Conversion (DCC) requirements. If the result of an audit identifies any Merchant Outlet violation, the Acquirer is subject to both:

- A non-refundable non-compliance assessment of up to USD 10,000

- A non-compliance assessment of up to USD 25,000 per month, where payment will be deferred until a follow-up audit confirms that all violations have been corrected. If the violations continue, all deferred non-compliance assessments will be immediately levied.

Effective 15 April 2023 Interlink may, at its discretion, audit Acquirers and their Merchants to ensure compliance with the Dynamic Currency Conversion (DCC) requirements. If the result of an audit identifies any Merchant Outlet violation, the Acquirer is subject to both:

- A non-refundable non-compliance assessment of up to USD 10,000, or USD 50,000 depending on the nature of the violation

- The Tier 2 general schedule of non-compliance assessments, as specified in *Section 1.12.2.2, General Non-Compliance Assessment Schedules*.

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12.4 Risk Non-Compliance Assessments

12.4.1 Account and Transaction Information Security Non-Compliance Assessments

12.4.1.1 Account Information Security Program Non-Compliance Assessments

A Member deemed non-compliant with the Account Information Security Program is subject to a non-compliance assessment, as follows:

Table 12-3: Non-Compliance Assessments for the Account Information Security Program

Violation	Non-Compliance Assessment
First violation	Up to USD 50,000
Second violation	Up to USD 100,000
Third or any subsequent violation	Up to USD 200,000

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12.4.1.2 Non-Compliance Assessments for Account and Transaction Information Security Requirements

If Interlink determines that a Member or its agent has been deficient or negligent in securely maintaining account or Transaction Information, or reporting or investigating the loss of this information, Interlink may impose a non-compliance assessment on the Member or require the Member to take immediate corrective action.

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12.4.1.3 Non-Compliance Assessment for Failure to Notify and Respond to Transaction Information Loss or Theft

An Interlink Member that fails to notify Interlink immediately of the suspected or confirmed loss or theft of any Interlink Transaction Information, or fails to respond to the loss or theft of such information, in an adequate and/or timely manner, is subject to a non-compliance assessment of up to USD 100,000 per incident, as specified in *What to Do if Compromised*.

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12.4.2   Anti-Money Laundering Program Non-Compliance Assessments

12.4.2.1   Failure to Return an Anti-Money Laundering/Anti-Terrorist Financing Questionnaire Non-Compliance Assessments

Interlink imposes non-compliance assessments specified in the Tier 2 schedule in *Section 1.12.2.2, General Non-Compliance Assessment Schedules* for failure of a Member to return to Interlink a completed *Anti-Money Laundering/Anti-Terrorist Financing (AML/ATF), Sanctions and Anti-Bribery Compliance Program Questionnaire,* as specified in *Section 1.10.1.5, Interlink Anti-Money Laundering Program – Member Requirements*, or to respond to follow-up questions or inquiries.

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12.4.3   Authentication Non-Compliance Assessments

12.4.3.1   PIN Security Non-Compliance Assessments

A Member may be subject to a non-compliance assessment for its or its agent's failure to comply with any of the requirements in the PIN Management Requirements Documents and *Visa PIN Security Program Guide*, as follows:

Table 12-4: PIN Security Non-Compliance Assessments

Violation	Non-Compliance Assessment
Initial violation and each month of unaddressed violations, up to 4 months after the initial violation	USD 10,000 per month
Violations after 4 months and each month thereafter	USD 25,000 per month

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12.4.4   Visa Monitoring Program Non-Compliance Assessments

12.4.4.1   Risk Monitoring Programs Data Quality Non-Compliance Assessments

Effective 26 June 2023 If Interlink determines that an Acquirer or its Merchant[1] changed, modified, or altered the Merchant name, Merchant data, or Merchant performance in any way to circumvent any monitoring program such as the Visa Integrity Risk Program (VIRP), Interlink may impose a non-compliance assessment of USD 25,000 per Merchant Outlet, per month, to the Acquirer.[1]

¹ For Card-Absent Environment Merchants, the requirements apply only in connection with qualified Card-Absent Interlink Transactions.

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12.4.6   Non-Compliance Assessments Related to Agents

12.4.6.1   Third Party Agent Non-Compliance Assessments

Interlink assesses non-compliance assessments to a Member that fails to comply with the substance of Third Party Agent requirements, including non-payment of non-compliance assessments to Interlink.

A Member that fails to comply with Third Party Agent requirements is subject to a non-compliance assessment

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12.5   Fees – General

12.5.1   Fee Assessment and Responsibility

12.5.1.1   Assessment of Card Royalty Fees

Interlink assesses a quarterly per-Card royalty fee for each operational Card, whether or not the Card bears the Interlink Marks, as specified in the applicable Fee Schedule.

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12.5.1.2   Assessment of Interlink Switch Fees

Interlink Issuers and Acquirers are assessed an Interlink Switch Fee as specified in the applicable Fee Schedule.

The Interlink Switch fee is assessed to an Acquirer for a Transaction if either:

- Interlink is the only network associated with the Card, regardless of whether the transaction is processed through the Interlink Switch
- Multiple networks are associated with the Card and the Transaction is processed through the Interlink Switch

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12.5.1.3   Assessment of VisaNet Exception File Service Fees

Interlink assesses fees to an Issuer for VisaNet Exception File processing as specified in the applicable Fee Schedule.

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12.5.1.4   Interlink Network Settlement and Reconciliation Fees

Interlink assesses Settlement and reconciliation fee to its Members as specified in the applicable Fee Schedule.

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12.5.1.5   Interlink Network Testing and Certification Fees

Interlink assesses a fee, as specified in the applicable Fee Schedule when an Interlink Member uses the VisaNet Test System for either:

- VisaNet certification or re-certification

- User-requested testing of an authorizing Processor or Visa Merchant Direct Exchange Merchant

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12.5.1.6   VisaNet Endpoint Access Monthly Fees

Interlink assesses a monthly VisaNet access fee to an authorizing Processor as specified in the applicable Fee Schedule if the VisaNet endpoint only processes Interlink Transactions.

The VisaNet endpoint fee is assessed as follows:

- Based on data communications and VisaNet Access Point capacity required to support the projected peak hour V.I.P. System message volume

- Starting with the date of installation of the VisaNet Access Point

- For each VisaNet Access Point using a PC-based configuration[1]

VisaNet Access Point charges and additional requirements related to monthly access fees are available from Interlink upon request.

[1] Includes other applicable technologies.

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12.5.1.7   International Service Assessment (ISA) Fees

Interlink Issuers and Acquirers are subject to an International Service Assessment fee as specified in the applicable Fee Schedule.

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12.5.1.8   Acquirer Exception Item Processing Fees

Interlink assesses a monthly fee to an Acquirer for each exception item Transaction processed in excess of 0.15 percent of the total Transactions settled for 2 consecutive months, as specified in the applicable Fee Schedule. The exception item fee does not apply for 90 days after the Acquirer commences active participation in the Interlink Network.

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12.5.1.9   Assessment of Non-Member Registration Fees

Interlink assesses an initial registration fee and an annual fee to an Interlink Member for Agents (Independent Sales Organizations (ISOs), Encryption Support Organizations (ESOs) or Processors registered in the Non-Member Registration Program, as specified in the applicable Fee Guide.

Only one registration fee and annual fee is assessed regardless of whether the Agent is registered with Visa U.S.A., Interlink Network, or both.

Interlink waives the annual fee for the calendar year in which the Interlink Member has paid the initial registration fee.

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12.5.1.10   Assessment of Dynamic Currency Conversion Fees

An Acquirer that participates in Dynamic Currency Conversion (DCC) must pay an annual program fee as specified in the applicable Fee Schedule.

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12.6   Member-to-Member Fees

12.6.1   Fee Assessment and Responsibility

12.6.1.1   Disclaimer of Liability for Fee Collections Made in Error

Interlink is not liable for fee collections, including automated clearing house (ACH) collections made in error, except through intentional misconduct.

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12.6.1.2   Automated Clearing House Service Authorization Agreement

Interlink will provide a Member or Processor with the appropriate fee collection and funds disbursement agreement, including an Automated Clearing House (ACH) authorization agreement for Fee Collection Transactions and Funds Disbursement Transactions. This agreement must be signed and returned to Interlink before the initiation of any Fee Collection Transactions and Funds Disbursement Transaction.

The signed agreement remains valid for all Fee Collection Transactions and Funds Disbursement Transactions until the Member or Processor notifies Interlink of either:

- Its replacement by a new agreement

- Revocation of the agreement because the Member or Processor was terminated

ID# 0007974	Edition: Apr 2023	Last Updated: Oct 2014

12.6.1.3   Fee Collection and Funds Disbursement Service Requirements

Upon Interlink request, a Member or Processor must provide all of the following, as appropriate, for the purpose of collecting fees and disbursing funds:

- Signed Automated Clearing House Authorization Agreement or other relevant agreement

- Relevant financial institution information (example: depository account number, transit/routing number)

If any account information (such as the account number or financial institution) changes, the Member or Processor must both:

- Notify Interlink at least 10 calendar days before the effective date of the change

- Submit the applicable agreement with the change

ID# 0008067   Edition: Apr 2023 | Last Updated: Oct 2014

12.6.1.4   Fee Collection and Funds Disbursement Requirements for Principal/Group Members

Upon Interlink request, a Principal, Group, Administrative or Acquirer Member, or an applicant for Principal, Group, Administrative or Acquirer membership, must comply with *Section 12.6.1.3, Fee Collection and Funds Disbursement Service Requirements*, for the purpose of collecting fees and disbursing funds through the appropriate fee collection and funds disbursement service.

ID# 0007885   Edition: Apr 2023 | Last Updated: Oct 2014

12.6.1.5   Initial Service Fee Collections

Interlink may collect initial service fees through the appropriate Fee Collection and Funds Disbursement service, including Automated Clearing House (ACH) service if applicable, from all new Principal, Group, Administrative and Acquirer Members.

ID# 0007884   Edition: Apr 2023 | Last Updated: Oct 2014

12.6.1.6   Liability for Use of Non-Approved Fee Collection and Funds Disbursement Service

An Interlink Member or Processor that is required to use the Automated Clearing House (ACH) or another appropriate service for Fee Collection Transaction and Funds Disbursement Transaction may be required to reimburse Interlink for any expense incurred for processing any payment made by different means.

ID# 0007882   Edition: Apr 2023 | Last Updated: Oct 2014

12.6.1.7   Rejection of Fee Collection and Funds Disbursement Transactions

Interlink may require a same-day wire transfer, or initiate a Fee Collection Transaction through VisaNet, if a valid Fee Collection Transaction or a Funds Disbursement Transaction is rejected or cannot be initiated for any reason, including:

- A Member did not comply with *Section 12.6.1.3, Fee Collection and Funds Disbursement Service Requirements*
- Existing Automated Clearing House (ACH) authorization agreement was revoked before a replacement authorization agreement took effect

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ID# 0007881   Edition: Apr 2023 | Last Updated: Oct 2014

12.6.1.8   Fee Collections and Funds Disbursement Notification for Non-Compliance Assessments

Interlink notifies a Member before initiating any Fee Collection Transaction or Funds Disbursement in connection with non-compliance assessments.

ID# 0030405   Edition: Apr 2023 | Last Updated: Apr 2018

Part 3:
Appendices

Appendix A

Visa Supplemental Requirements

Visa Supplemental Requirements (Enforceable Documents and Websites)

Visa Supplemental Requirements List

Visa Supplemental Requirements

Title
Acceptance
DCC Guide
Visa Merchant Data Standards Manual
Brand
Visa Product Brand Standards
Card/Payment Device Technology
EMV Integrated Circuit Card Specifications for Payment Systems (EMV)
Interchange Reimbursement Fees (IRF)
Interchange Reimbursement Fee Compliance Process Guide
Products and Services
Visa ReadyLink Service Description and Implementation Guidelines
Risk
Fraud Reporting System (FRS) User's Guide
Effective 26 June 2023 *Visa Integrity Risk Program Guide*
Visa PIN Security Program Guide
Settlement

Title
Visa Settlement Funds Transfer Guide
Transaction Processing
Account Funding Transaction (AFT): Processing Guide
Visa Direct Original Credit Transaction (OCT) Global Implementation Guide
VisaNet Manuals
BASE II Clearing Data Codes
BASE II Clearing Edit Package Operations Guide
BASE II Clearing Interchange Formats, TC 01 to TC 49
BASE II Clearing Interchange Formats, TC 50 to TC 92
BASE II Clearing PC Edit Package for Windows User's Guide
BASE II Clearing Services
BASE II Clearing System Overview
Full Service ATM Online Messages Processing Specifications (International)
Full Service ATM Online Messages Technical Specifications
Full Service POS Online Messages Processing Specifications (International)
Full Service POS Online Messages Technical Specifications
V.I.P. System BASE I Processing Specifications
V.I.P. System Overview
V.I.P. System Services
V.I.P. System SMS Interlink Client Implementation Guide
V.I.P. System SMS Interlink Technical Specifications
V.I.P. System SMS Processing Specifications (U.S.)
V.I.P. System VisaNet Authorization-Only Online Messages Technical Specifications

Title
VisaNet Settlement Service (VSS) User's Guide, Volume 1, Specifications
VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

ID# 0028043   **Edition: Apr 2023 | Last Updated: Apr 2023**

Part 4:
Glossary

Glossary

0 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Term	Definition
0-9	
No glossary terms available for 0-9.	ID# 0030667 — Edition: Apr 2023 | Last Updated: Oct 2019
A	
Acceptance Device	A Card-reading device managed by an Interlink Member or a Merchant for the purpose of completing an Interlink Transaction. ID# 0029278 — Edition: Apr 2023 | Last Updated: Apr 2016
Acceptance Mark	The Mark that denotes Point-of-Transaction acceptance for payment under specific rules. ID# 0030487 — Edition: Apr 2023 | Last Updated: Apr 2018
Account	A checking, savings or other designated account, other than an occasional or incidental credit balance in a credit plan, maintained with an Issuer. ID# 0030488 — Edition: Apr 2023 | Last Updated: Apr 2018
Account Data Compromise Event	An event in which account data is put at risk. ID# 0026743 — Edition: Apr 2023 | Last Updated: Oct 2015
Account Information Security Program	A program managed by Visa that defines the standards of due care and enforcement for protecting sensitive Cardholder information and supports both: • *Payment Card Industry Data Security Standard (PCI DSS)* • *Payment Card Industry Payment Application Data Security Standard (PA-DSS)* ID# 0024215 — Edition: Apr 2023 | Last Updated: Oct 2014
Account Number	An Issuer-assigned Payment Credential that identifies an account in order to post a Transaction. ID# 0024216 — Edition: Apr 2023 | Last Updated: Apr 2020

Acquirer	**Effective through 25 June 2023** An Interlink Member, as defined in the Interlink Network, Inc. Bylaws, that signs a Merchant, and directly or indirectly submits Transactions into Interchange. **Effective 26 June 2023** An Interlink Member that signs a Merchant or Payment Facilitator, and directly or indirectly submits Transactions into Interchange. ID# 0024219 Edition: Apr 2023 | Last Updated: Apr 2023
Acquirer Processor	A non-Member agent or processor that a Member has engaged to support its Interlink acquiring business. ID# 0024225 Edition: Apr 2023 | Last Updated: Apr 2023
Acquirer Reference Number	An identification number included in a Clearing Record. ID# 0024226 Edition: Apr 2023 | Last Updated: Oct 2016
Acquiring Identifier	A 6-digit identifier licensed by Visa to an Acquirer and that is used to identify an Acquirer. ID# 0030646 Edition: Apr 2023 | Last Updated: Oct 2019
Acquiring Identifier Licensee	An Acquirer or non-Interlink Member Processor that is allocated responsibility by Visa for a specific Acquiring Identifier. ID# 0030644 Edition: Apr 2023 | Last Updated: Oct 2019
Activity File Parameters	Maximum limits that an Issuer establishes on the number and value of Transactions that Interlink may authorize on its behalf. ID# 0030489 Edition: Apr 2023 | Last Updated: Apr 2018
Address Verification Service	**Effective 26 June 2023** A service through which a Merchant verifies a Cardholder's billing address. Where a Member uses Visa/Interlink for processing, the Address Verification Service is a VisaNet service. ID# 0024238 Edition: Apr 2023 | Last Updated: Apr 2023
Adjustment	A financial Transaction used to partially or fully negate or cancel a transaction that has been sent through Interchange in error. ID# 0024241 Edition: Apr 2023 | Last Updated: Oct 2021
Administrative Member	An Interlink Member, as defined in the Interlink Network, Inc. Bylaws.

	ID# 0030490	Edition: Apr 2023 | Last Updated: Apr 2018
Advance Payment	A Transaction for the partial or full cost of goods or services that will be provided to the Cardholder at a later time.	
	ID# 0030637	Edition: Apr 2023 | Last Updated: Apr 2020
Affiliate	An entity that controls, is controlled by, or, is under common control of an Interlink Member, including a parent or subsidiary of an Interlink Member, or is sponsored by an Interlink Member.	
	ID# 0029703	Edition: Apr 2023 | Last Updated: Apr 2018
Affiliate Member	An Interlink Member accepted as an affiliate Interlink Member, as defined in the *Interlink Network Inc. Bylaws*.	
	ID# 0030661	Edition: Apr 2023 | Last Updated: Apr 2018
Affinity/Co-Brand	A program or partnership based on a contractual agreement between an Issuer and a Member or non-Member for the issuance of Cards bearing the Affinity/Co-Brand partner's Trade Name or Mark.	
	ID# 0029280	Edition: Apr 2023 | Last Updated: Oct 2018
Agent	An entity that acts as a VisaNet Processor, a Third Party Agent, or both.	
	ID# 0025920	Edition: Apr 2023 | Last Updated: Apr 2020
Aggregated Transaction	**Effective 26 June 2023** A single Transaction that combines multiple purchases made by the same Cardholder on the same Payment Credential at the same Merchant during a defined time period and up to a defined amount. An Aggregated Transaction on Interlink Network must qualify as a Card-Absent Interlink Transaction.	
	ID# 0024270	Edition: Apr 2023 | Last Updated: Apr 2020
Airline	**Effective 26 June 2023** A Merchant that transports passengers on an aircraft.	
	ID# 0024273	Edition: Apr 2023 | Last Updated: Apr 2023
Airline Authorizing Processor	**Effective 26 June 2023** A Visa-approved non-Member whose primary function is to provide reservation and Authorization services for Airline Transactions, or travel-related services that include the purchase of an Airline ticket.	

	ID# 0024274 Edition: Apr 2023 | Last Updated: Oct 2014
Alternate Routing Identifier	**Effective through 25 June 2023** A unique identifier assigned by Interlink to Interlink point-of-sale (POS) Acquirers for identifying the acquiring institution. **Effective 26 June 2023** A unique identifier assigned by Interlink, to Interlink Point-of-Transaction Acquirers for identifying the acquiring institution.
	ID# 0030513 Edition: Apr 2023 | Last Updated: Apr 2023
Ancillary Purchase Transaction	**Effective 26 June 2023** The purchase of goods and services, other than a passenger ticket, completed at an Airline or a US passenger railway Merchant. An Ancillary Purchase Transaction completed on Interlink Network in the Card-Absent Environment must qualify as a Card-Absent Interlink Transaction.
	ID# 0029155 Edition: Apr 2023 | Last Updated: Apr 2023
Anti-Money Laundering Program	A program that an Interlink Member implements and maintains to prevent money laundering and terrorist financing.
	ID# 0024280 Edition: Apr 2023 | Last Updated: Apr 2018
Application Identifier	An EMV-compliant data label encoded on a Chip Card and loaded on a Chip Reading Device that is used to identify mutually supported payment applications.
	ID# 0029281 Edition: Apr 2023 | Last Updated: Oct 2015
Application Transaction Counter	A counter within the application on a contact Chip or Contactless Card that tracks the number of times the Chip is read and that is used by the Issuer during the Authorization process.
	ID# 0024286 Edition: Apr 2023 | Last Updated: Apr 2018
Approval Response	**Effective 26 June 2023** An Authorization Response where the Transaction was approved.
	ID# 0024287 Edition: Apr 2023 | Last Updated: Apr 2023
Arbitration	A process where Interlink determines financial liability between Members for Interchange Transactions that are presented and have completed the Dispute cycle.

	ID# 0024289 Edition: Apr 2023 | Last Updated: Apr 2018
Arbitration and Compliance Committee	An Interlink committee that resolves certain disputes between Members that arise from Disputes or from violations of the Interlink Rules.
	ID# 0024290 Edition: Apr 2023 | Last Updated: Apr 2018
Associate-Type Member	A Member of Interlink that is an Associate with rights and responsibilities, as defined in the applicable Interlink Charter Documents.
	ID# 0024293 Edition: Apr 2023 | Last Updated: Apr 2018
Authentication	A cryptographic process that validates the identity and integrity of Chip data.
	ID# 0024303 Edition: Apr 2023 | Last Updated: Apr 2010
Authorization	A process where an Issuer, a VisaNet Processor, or Stand-In Processing approves a Transaction.
	ID# 0024316 Edition: Apr 2023 | Last Updated: Oct 2018
Authorization Request	A Merchant or Acquirer request for an Authorization.
	ID# 0024319 Edition: Apr 2023 | Last Updated: Oct 2014
Authorization Response	An Issuer's reply to an Authorization Request or Account Number Verification that refers to the following types of Authorization Responses: • Approval Response • Decline Response • Pickup Response
	ID# 0024321 Edition: Apr 2023 | Last Updated: Oct 2017
Authorized Participant	A non-Member participant that has written authorization from Visa/Interlink to participate in a relevant Visa/Interlink program governed by the Visa/Interlink Rules (and associated enrollment or participation forms, if any).
	ID# 0030707 Edition: Apr 2023 | Last Updated: Apr 2023
Automated Fuel Dispenser	An Unattended Cardholder-Activated Terminal that dispenses only fuel such as gasoline, diesel fuel, or propane, and accepts PINs.

	ID# 0024328 Edition: Apr 2023 | Last Updated: Apr 2018
B	
Back-to-Back Funding	**Effective 26 June 2023** A payment flow that automatically transfers value via a real-time or live-load funding Transaction or transaction that is directly connected to a specific purchase. In Back-to-Back Funding, both: • Two separate accounts are involved. One account is used to make the purchase, and the other automatically funds or reimburses that account. • Both accounts are held by the same person or corporate entity, and at least one account is an Interlink account. In Back-to-Back Funding, either: • The funding or reimbursement amount exactly matches the amount of the purchase. • The purchase is partially funded by an existing balance, and the funding or reimbursement Transaction or transaction amount equals the remainder of the purchase amount. Back-to-Back Funding does not include: • An Unscheduled Credential-on-File Transaction for a fixed amount to reload the account • The funding of a Card that accesses funds on deposit at an organization other than that of the Issuer of the Card ("decoupled debit") ID# 0030710 Edition: Apr 2023 | Last Updated: Apr 2023
Bill Payment Transaction	**Effective 26 June 2023** A Transaction that results from an agreement between a Cardholder and a Merchant made in advance of the Cardholder being billed for goods or services conducted within an ongoing service cycle. Transactions may occur monthly or on a periodic basis. Such Transactions include: • Single payments initiated by the Cardholder in a Face-to-Face Environment, in a Card-Absent Environment, or at an ATM • Recurring Transactions • Installment Transactions

	If the Bill Payment Transaction is initiated in the Card-Absent Environment, it must qualify as a Card-Absent Interlink Transaction. ID# 0024350 Edition: Apr 2023 | Last Updated: Apr 2023
Billing Currency	The currency in which an Issuer bills a Cardholder for Transactions, or debits the associated Cardholder account. ID# 0024349 Edition: Apr 2023 | Last Updated: Oct 2016
BIN	Bank Identification Number. Either: • A 6-digit identifier assigned by ISO to Visa and then licensed by Visa to an Issuer before 22 April 2022 and that comprises the first 6 digits of an Account Number. • An 8-digit identifier assigned by ISO to Visa and then licensed by Visa to an Issuer and that comprises the first 8 digits of an Account Number. ID# 0024351 Edition: Apr 2023 | Last Updated: Oct 2019
BIN Licensee	An Issuer that is allocated responsibility by Visa for a specific BIN. ID# 0024352 Edition: Apr 2023 | Last Updated: Oct 2019
BIN User	An Issuer authorized to use a BIN licensed to its Sponsor. ID# 0025530 Edition: Apr 2023 | Last Updated: Oct 2019
Board of Directors	The Interlink Board of Directors. ID# 0024354 Edition: Apr 2023 | Last Updated: Oct 2016
Business Day	A day on which an Interlink Member is open to the public for carrying on substantially all its business functions. The day of acceptance or Authorization by an Interlink Member of Transactions does not, of itself, constitute that day as a Business Day. ID# 0030493 Edition: Apr 2023 | Last Updated: Apr 2018
C	
Campus Card	A Card issued to a student, staff member, or faculty member of an educational organization as an integral part of a campus program that: • May bear the Interlink Mark • Includes one or more of the following applications: identification, building access, library access, or a proprietary closed-loop

	payment application for use only within a college or university system **ID# 0024358** Edition: Apr 2023 | Last Updated: Apr 2020
Canadian Member	An Interlink Member that has its primary place of business in Canada and is a customer of Visa Canada. **ID# 0030494** Edition: Apr 2023 | Last Updated: Apr 2018
Card	A payment card, digital application, or other device or solution that provides access to a Payment Credential and that is capable of conducting a Transaction, is issued by an Issuer, and may bear one of the Visa-Owned Marks. **ID# 0024365** Edition: Apr 2023 | Last Updated: Apr 2020
Card Authorization System	The telecommunications and processing system, as specified in the *V.I.P. System SMS Interlink Technical Specifications*, operated by or on behalf of an Issuer for receiving Authorization requests from, and transmitting Authorizations or Declines to, the Interlink Switch. **ID# 0030495** Edition: Apr 2023 | Last Updated: Apr 2018
Card Fronting	**Effective 15 April 2023** A product or solution that links two or more different Payment Credentials or cards together to complete a single Transaction using Back-to-Back Funding i.e., the "front" Payment Credential or card is funded or repaid, Transaction-by-Transaction, from one of the linked but unrelated Payment Credentials or cards. **ID# 0030994** Edition: Apr 2023 | Last Updated: New
Card Verification Value (CVV)	A unique check value encoded on the Magnetic Stripe of a Card to validate Card information during the Authorization process. The Card Verification Value is calculated from the data encoded on the Magnetic Stripe using a secure cryptographic process. **ID# 0024399** Edition: Apr 2023 | Last Updated: Apr 2010
Card Verification Value 2 (CVV2)	**Effective 26 June 2023** A unique check value generated using a secure cryptographic process that, when displayed, is displayed either statically or dynamically (referenced as dCVV2) on a Card or provided to a Virtual Account owner. Qualified Card-Absent Interlink Transactions may include Card Validation Code 2 (CVC2), a unique check value generated using MasterCard secure cryptographic process.

	ID# 0024400 Edition: Apr 2023 | Last Updated: Apr 2023
Cardholder	An individual who is issued a Card.
	ID# 0024372 Edition: Apr 2023 | Last Updated: Apr 2020
Cardholder Verification Method	A means of verifying that the person presenting a Card is the legitimate Cardholder. For a Chip Card, the hierarchy of preferences for verifying a Cardholder's identity is encoded within the Chip.
	ID# 0024382 Edition: Apr 2023 | Last Updated: Oct 2015
Card-Absent Environment	**Effective 26 June 2023** An environment in which a Transaction is completed under both of the following conditions: • Cardholder is not present • Card is not present Only qualified as a Card-Absent Interlink Transaction may be processed in the Card-Absent Environment on Interlink Network.
	ID# 0024362 Edition: Apr 2023 | Last Updated: Apr 2023
Card-Absent Interlink Transaction	**Effective 26 June 2023** A Transaction that is all of the following: • Occurs in a Card-Absent Environment (including an Electronic Commerce Transaction or a Mail/Phone Order Transaction) • Does not require PIN as the Cardholder Verification Method • Is completed with a non-Visa Payment Credential (i.e., a general-purpose payment network or proprietary network-branded card), excluding Private Label • Is routed over the Interlink Network • The card is issued and accepted in the US Region or US Territory
	ID# 0030976 Edition: Apr 2023 | Last Updated: New
Card-Present Environment	An environment in which a Transaction is completed under all of the following conditions: • Card is present • Cardholder is present at the Merchant Outlet • Transaction is completed by either:

	– A representative of the Merchant or Acquirer – The Cardholder directly at an Unattended Cardholder-Activated Terminal **ID# 0024363** Edition: Apr 2023 | Last Updated: Apr 2023
Cash-Back	Cash obtained by a Cardholder from a Merchant in conjunction with a Retail Transaction processed through the Interlink Network. **ID# 0024406** Edition: Apr 2023 | Last Updated: Apr 2020
Chip	An electronic component designed to perform processing or memory functions that communicates with an Acceptance Device using a contact or Contactless interface and enables Transaction processing through the Interlink Network. **ID# 0024436** Edition: Apr 2023 | Last Updated: Oct 2015
Chip Card	A Card or other payment device that contains a Chip that communicates information to an Acceptance Device. **ID# 0030496** Edition: Apr 2023 | Last Updated: Apr 2018
Chip-initiated Transaction	A Transaction that is initiated through Interlink using an EMV-Compliant and VIS-Compliant Chip at a Chip-Reading Device using Full Chip Data. **ID# 0024433** Edition: Apr 2023 | Last Updated: Apr 2020
Chip-Reading Device	An Acceptance Device capable of reading, communicating, and processing Transaction data from a Chip. **ID# 0024435** Edition: Apr 2023 | Last Updated: Apr 2020
Clearing	A processing service for the validation and valuation of financial and non-financial records exchanged between Visa and Members. **ID# 0024444** Edition: Apr 2023 | Last Updated: Oct 2021
Clearing Record	A record of a Presentment, Dispute, Dispute Response, Acquirer-initiated pre-Arbitration, Reversal, or Adjustment in the format necessary to clear the Transaction. **ID# 0024446** Edition: Apr 2023 | Last Updated: Apr 2018
Client Contact Tool	A Client Directory module that contains Member contact information used by Visa for the delivery of critical corporate and operational email communications to Members.

	ID# 0030655 Edition: Apr 2023 | Last Updated: Oct 2019
Client Directory	An online Visa directory that contains contact information for Visa, Plus, and Interlink Members and processors and that is comprised of the Client Service Provider Directory module and the Client Contact Tool module.
	ID# 0030015 Edition: Apr 2023 | Last Updated: Oct 2019
Client Service Provider Directory	A Client Directory module that contains BID, BIN, Acquiring Identifier, service provider and/or Member information and is used for Member-to-Member communication and problem resolution.
	ID# 0030656 Edition: Apr 2023 | Last Updated: Oct 2019
Collateral Material	Printed, broadcast, or other communications regarding an Affinity/Co-Brand partner's Trade Name or Mark. These may include, but are not limited to, solicitations, promotional materials, advertisements, statements, statement inserts, direct mail solicitations, and telemarketing operator scripts.
	ID# 0027362 Edition: Apr 2023 | Last Updated: Oct 2015
Compelling Evidence	Information or documentation provided by a Merchant or an Acquirer in a Dispute Response or Acquirer-initiated pre-Arbitration that attempts to prove that the Cardholder participated in the Transaction, received goods or services, or otherwise benefited from the Transaction, as specified in *Section 11.5.2, Use of Compelling Evidence*. Compelling Evidence does not mandate that Interlink, the Issuer, or any other entity conclude that the Cardholder participated in the Transaction, received goods or services, agreed to Dynamic Currency Conversion, or otherwise benefited from the Transaction.
	ID# 0027268 Edition: Apr 2023 | Last Updated: Apr 2018
Completion Message	A Clearing Record that follows a Pre-Authorization Transaction.
	ID# 0024469 Edition: Apr 2023 | Last Updated: Oct 2014
Compliance	A process where Interlink resolves disputes between Members arising from violations of the Interlink Rules, when the requesting Member can certify that a financial loss has occurred or will occur for a specific amount, and no Dispute right or Dispute Response is available.
	ID# 0024470 Edition: Apr 2023 | Last Updated: Apr 2018

Confidential Consumer Cardholder Information	A Payment Credential, Interlink Transaction information, or other personally identifiable information relating to a consumer Cardholder. ID# 0026359 Edition: Apr 2023 | Last Updated: Apr 2020
Consumer Cardholder	A Cardholder other than a business Cardholder. ID# 0030497 Edition: Apr 2023 | Last Updated: Apr 2018
Contact Chip	A Chip that uses a contact interface to communicate Transaction data to a Chip-Reading Device. ID# 0030498 Edition: Apr 2023 | Last Updated: Apr 2018
Contact Chip Card	A VIS-Compliant Chip Card that is able to conduct Transactions through a contact Chip interface. ID# 0030499 Edition: Apr 2023 | Last Updated: Apr 2018
Contactless Chip Card	A Chip Card compliant with the Visa Contactless Payment Specifications that is able to conduct Transactions through a Visa-approved wireless interface. ID# 0030500 Edition: Apr 2023 | Last Updated: Apr 2018
Contactless Chip-Reading Device	An Acceptance Device that reads the data on a Contactless Chip Card through a Visa-approved wireless interface. ID# 0030501 Edition: Apr 2023 | Last Updated: Apr 2018
Contactless-Only Payment Device	A payment device without a Magnetic Stripe or contact Chip that uses a Visa-approved wireless interface to perform Contactless Payment Transactions and is issued as a companion to a corresponding full-size Card. ID# 0030502 Edition: Apr 2023 | Last Updated: Apr 2018
Convenience Fee	**Effective 26 June 2023** A fee charged that is all of the following: • Charged by a Merchant for a bona fide convenience to the Cardholder (for example: an alternative channel outside the Merchant's customary payment channel) • Not charged solely for the acceptance of the Card • Not charged if the Merchant operates exclusively in a Card-Absent Environment • Charged only in connection with a qualified Card-Absent Interlink

	Transaction
	ID# 0027486 Edition: Apr 2023 | Last Updated: Apr 2023
Correspondent Bank	A depository institution that holds an account with, or on behalf of, a Settlement Bank, and engages in an exchange of services with that bank.
	ID# 0030503 Edition: Apr 2023 | Last Updated: Apr 2018
Counterfeit Card	One of the following: • A device or instrument that is printed, embossed, or encoded so as to purport to be a Card, and results in a Visa transaction, Interlink Transaction, or Plus transaction but that is not a Card because an Issuer did not authorize its printing, embossing, or encoding • An instrument that is printed with the authority of the Issuer and that is subsequently embossed or encoded without the authority of the Issuer • A Card that an Issuer has issued and that is altered or re-fabricated, except one on which the only alteration or re-fabrication comprises modification of the signature panel or Cardholder signature
	ID# 0024495 Edition: Apr 2023 | Last Updated: Apr 2010
Credit Transaction	A Transaction initiated with a Card at the Merchant's Point-of-Transaction to credit the Cardholder's Account for a return of merchandise originally purchased with the same Card.
	ID# 0024527 Edition: Apr 2023 | Last Updated: Apr 2016
Credit Transaction Receipt	A Transaction Receipt evidencing a Merchant's refund or price adjustment to be credited to a Cardholder's account.
	ID# 0024528 Edition: Apr 2023 | Last Updated: Apr 2010
Cruise Line	**Effective 26 June 2023** A Merchant that sells tickets for, and provides, travel and overnight accommodations on a ship or boat. A Cruise Line Transaction completed in a Card-Absent Environment must be a qualified Card-Absent Interlink Transaction.
	ID# 0024532 Edition: Apr 2023 | Last Updated: Apr 2023
D	
Debt	**Effective 26 June 2023** Money owed by one party (debtor) to another party (creditor). Debt includes, but is not limited to, any of the following:

	• The obligation to repay money in connection with loans, credit card balances • Money advanced on goods or services previously purchased • Repayments that include interest (expressly or implicitly) The following are not treated as Debt for the purpose of the Interlink Rules: • Lease payments, where ownership of the goods does not automatically pass to the lessee at the end of the lease • Interest-free Partial Payment • Late payment fees that are incentives to pay on time and are not related to the amount owed are not considered interest • Repayment of an overdue obligation that has not been charged-off and transferred from the original owner to a third party and does not include interest (expressly or implicitly) ID# 0030649 Edition: Apr 2023 | Last Updated: Apr 2023
Decline Response	An Authorization Response or Pre-Authorization response indicating that the Transaction was declined. ID# 0024548 Edition: Apr 2023 | Last Updated: Apr 2010
Deposit	The submission of a Transaction by a Merchant, Marketplace, or Payment Facilitator to an Acquirer, resulting in a credit or debit to the Merchant's, Marketplace's, or Payment Facilitator's account. ID# 0024556 Edition: Apr 2023 | Last Updated: Oct 2020
Digital Wallet Operator (DWO)	**Effective 26 June 2023** A Member or non-Member that operates a Staged Digital Wallet or Stored Value Digital Wallet. ID# 0029530 Edition: Apr 2023 | Last Updated: Apr 2023
Dispute	A Transaction that an Issuer returns to an Acquirer. ID# 0029463 Edition: Apr 2023 | Last Updated: Apr 2018
Dispute Response	A Clearing Record that an Acquirer presents to an Issuer through Interchange after a Dispute. ID# 0029464 Edition: Apr 2023 | Last Updated: Apr 2018
Domestic Transaction	A Transaction where the Issuer of the Card used is located in the

	Transaction Country.
	ID# 0024568 Edition: Apr 2023 | Last Updated: Apr 2010
Dynamic Card Verification Value (dCVV)	An authentication value dynamically generated by a Chip Card and included in the Authorization message.
	ID# 0025503 Edition: Apr 2023 | Last Updated: Oct 2015
Dynamic Currency Conversion (DCC)	The conversion of the purchase price of good or services from the currency in which the purchase price is displayed to another currency. That currency becomes the Transaction Currency, regardless of the Merchant's local currency.
	ID# 0024574 Edition: Apr 2023 | Last Updated: Apr 2023
Dynamic Data Authentication	A cryptographic value generated by a Chip on a Card in an offline environment that uses Transaction-specific data elements and is verified by a Chip-Reading Device to protect against skimming.
	ID# 0024575 Edition: Apr 2023 | Last Updated: Apr 2010
E	
Electronic Commerce Indicator	**Effective 26 June 2023** A value used in an Electronic Commerce Transaction to indicate the Transaction's level of authentication and security.
	ID# 0026401 Edition: Apr 2023 | Last Updated: Apr 2023
Electronic Commerce Merchant	**Effective 26 June 2023** A Merchant that both: • Conducts the sale of goods or services electronically over the internet and other networks. • Enables Interlink acceptance for qualified Card-Absent Interlink Transactions.
	ID# 0024584 Edition: Apr 2023 | Last Updated: Apr 2023
Electronic Commerce Transaction	**Effective 26 June 2023** A Transaction between a Merchant and Cardholder over the internet or other networks using a terminal, personal computer, or other Cardholder device. Only a qualified Card-Absent Interlink Transaction may be processed as an Electronic Commerce Transaction.
	ID# 0024587 Edition: Apr 2023 | Last Updated: Apr 2023

Employee Benefit Card	A Prepaid Card through which a US Issuer enables employers and benefit administrators to provide employees with a Card that allows direct access to benefits, such as qualified health care, dependent care, and transit, fuel, and meal expenses. ID# 0030505 Edition: Apr 2023 | Last Updated: Apr 2018
EMV	See "EMV Integrated Circuit Card Specifications for Payment Systems (EMV)." ID# 0030506 Edition: Apr 2023 | Last Updated: Apr 2018
EMV Integrated Circuit Card Specifications for Payment Systems (EMV)	Technical specifications developed (jointly by Europay International, Mastercard International, and Visa International) to provide standards for processing debit and credit Transactions and ensure global interoperability for the use of Chip technology in the payment industry. ID# 0024620 Edition: Apr 2023 | Last Updated: Oct 2014
EMV-Compliant	A Card or terminal application that complies with the requirements specified in the *EMV Integrated Circuit Card Specifications for Payment Systems (EMV)*. ID# 0024617 Edition: Apr 2023 | Last Updated: Oct 2016
Enumeration Attack	**Effective 26 June 2023** The systematic or routine submission of Card-Absent Environment Transactions into the Interlink system to fraudulently obtain or validate payment information. ID# 0030894 Edition: Apr 2023 | Last Updated: Apr 2023
Estimated Pre-Authorization Request	**Effective 26 June 2023** A Pre-Authorization Request for the amount that a Merchant expects a Cardholder to spend in an individual Transaction and that is submitted before the final Transaction amount is known. ID# 0029521 Edition: Apr 2023 | Last Updated: Oct 2017
Exception File	A VisaNet file of Account Numbers that a Member accesses online, for which the Issuer has predetermined an Authorization Response. ID# 0024634 Edition: Apr 2023 | Last Updated: Apr 2021
F	
Fallback Transaction	An EMV Chip Card Transaction initially attempted at a Chip-Reading Device, where the device's inability to read the Chip prevented the Transaction from being completed using the Chip data, and the Transaction is instead completed using an alternate means of data

	capture and transmission. ID# 0024645 — Edition: Apr 2023 | Last Updated: Apr 2020
Fast Funds	A service that requires a participating Recipient Issuer to make funds available to a Cardholder within 30 minutes of receipt and approval of an incoming Original Credit Transaction initiated as an Online Financial Transaction. ID# 0026077 — Edition: Apr 2023 | Last Updated: Oct 2021
Fee Collection Transaction	A transaction used to collect financial obligations of a Member arising out of the Interlink Rules, the Interlink Charter Documents, or other requirements adopted by Interlink. ID# 0024647 — Edition: Apr 2023 | Last Updated: Oct 2015
Fee Schedule	One of the following: • *Visa Canada Fee Schedule* • *Visa U.S.A. Fee Schedule* ID# 0027310 — Edition: Apr 2023 | Last Updated: Oct 2016
Flexible Spending Account (FSA) – U.S. Region	A Prepaid Card program administered by an employer, in accordance with the US IRS requirements, that permits employees to set aside pre-tax dollars to pay qualified out-of-pocket medical expenses not covered by the employer's health care plan. ID# 0030507 — Edition: Apr 2023 | Last Updated: Apr 2018
Franchise	A business where the owner licenses its operations and grants a franchisee access to the franchisor's proprietary product, branding, and trademarks in exchange for a fee. This allows the franchisee to sell a product or service under the franchisor's business name. ID# 0030951 — Edition: Apr 2023 | Last Updated: Oct 2022
Fraud Activity	A Transaction or occurrence where the Cardholder either: • Certifies that they did not authorize or participate in the Transaction • Misrepresent their identity or financial status to the Issuer to obtain an Interlink account ID# 0024659 — Edition: Apr 2023 | Last Updated: Apr 2020
Full Service	A V.I.P. processing service comprised of online functions, including

	Authorizations, financial Transactions, and Deferred Clearing Transactions.
	ID# 0030882 Edition: Apr 2023 | Last Updated: Oct 2022
Full-Chip Data	Data that complies with all of the following: • Conforms to EMVCo minimum requirements • Supports cryptographic validation online • Records the interaction between a Chip Card and a Chip-Reading Device completed during a Transaction
	ID# 0024662 Edition: Apr 2023 | Last Updated: Oct 2016
Funds Collection	A VisaNet transaction used by a Member or Visa to disburse funds to a Clearing Processor.
	ID# 0030508 Edition: Apr 2023 | Last Updated: Apr 2018
Funds Disbursement	A Transaction used by a Member or Interlink to disburse funds to a Clearing Processor.
	ID# 0024665 Edition: Apr 2023 | Last Updated: Apr 2023
Funds Transfer Settlement Reporting Entity	An endpoint within an Interlink Settlement hierarchy associated with one or more Settlement Reporting Entities.
	ID# 0026048 Edition: Apr 2023 | Last Updated: Apr 2012
G	
Global Compromised Account Recovery	A Visa program by which Visa allocates to affected Issuers a portion of the operating expenses that are associated with an Account Data Compromise Event involving a compromise of a Chip Card's Account Number and Card Verification Value.
	ID# 0026034 Edition: Apr 2023 | Last Updated: Apr 2018
Group Member	An Interlink Member, as defined in the Interlink Network, Inc. Bylaws.
	ID# 0024685 Edition: Apr 2023 | Last Updated: Oct 2016
Guaranteed Reservation	**Effective 26 June 2023** A reservation made by a Cardholder who provides a Payment Credential, but no payment, at the time of reservation to ensure that accommodation, merchandise, or services will be available as reserved and agreed with the Merchant. A Guaranteed Reservation processed as an Interlink Transaction must

	qualify as a Card-Absent Interlink Transaction.
	ID# 0029265 Edition: Apr 2023 | Last Updated: Apr 2023
H	
Health Reimbursement Arrangement (HRA)	An employer-funded Prepaid Card program that reimburses employees, in accordance with IRS regulations, for qualified out-of-pocket medical expenses not covered by the employer's health care plan.
	ID# 0024699 Edition: Apr 2023 | Last Updated: Apr 2020
Healthcare Auto-Substantiation	A process that enables a US Issuer to automatically substantiate the dollar amount of qualifying medical purchases in the Authorization Request for a Flexible Spending Account (FSA) or a Health Reimbursement Arrangement (HRA) Transaction. Issuers, and any Agents that process such Transactions, must perform Healthcare Auto-Substantiation.
	ID# 0024696 Edition: Apr 2023 | Last Updated: Oct 2016
High-Integrity Risk Merchant	**Effective 26 June 2023** A Merchant classified by Visa/Interlink as high-integrity risk, as specified in *Section 10.4.3.1, High-Integrity Risk Merchants*.
	ID# 0030984 Edition: Apr 2023 | Last Updated: New
High-Integrity Risk Sponsored Merchant	**Effective 26 June 2023** A Sponsored Merchant classified by Visa/Interlink as high-integrity risk, as specified in *Section 10.4.3.1, High-Integrity Risk Merchants*, that contracts with a Payment Facilitator to obtain payment services.
	ID# 0030985 Edition: Apr 2023 | Last Updated: New
High-Integrity Risk Transaction	**Effective 26 June 2023** A Transaction performed by a High-Integrity Risk Merchant, High-Risk Internet Payment Facilitator, High-Integrity Risk Sponsored Merchant, or Digital Wallet Operator, classified by Visa/Interlink as high-integrity risk, as specified in *Section 10.4.3.1, High-Integrity Risk Merchants*.
	ID# 0030986 Edition: Apr 2023 | Last Updated: New
High-Risk Internet Payment Facilitator	**Effective 26 June 2023** A Payment Facilitator that: • Enters into a contract with an Acquirer to provide payment services to High-Risk Merchants, High-Integrity Risk Merchants, High-Risk Sponsored Merchants, or High-Integrity Risk Sponsored Merchants

	• Includes one or more Sponsored Merchants classified by Interlink as high-integrity risk, as specified in *Section 10.4.3.1, High-Integrity Risk Merchants*
	ID# 0026392 Edition: Apr 2023 | Last Updated: Apr 2023

I

Incremental Authorization Request	**Effective 26 June 2023** An Authorization Request that is all of the following: • Follows an approved Estimated Authorization Request • Is for an additional amount that a Merchant expects a Cardholder to spend or that the Cardholder has incurred in an individual Transaction • Applies to a qualified Card-Absent Interlink Transaction ID# 0029522 Edition: Apr 2023 | Last Updated: Apr 2023
Indemnification	The act of indemnifying, defending, and holding harmless (see Indemnify). ID# 0030548 Edition: Apr 2023 | Last Updated: Apr 2018
Indemnify	To indemnify, defend, and hold harmless (see Indemnification). ID# 0030549 Edition: Apr 2023 | Last Updated: Apr 2018
Installment Transaction	**Effective 26 June 2023** A Transaction in a series of Transactions that represents Cardholder agreement for the Merchant to initiate one or more future Transactions over a fixed period of time (not to exceed one year between Transactions) for a single purchase of goods or services, or the repayment of a single Debt. An Installment Transaction on the Interlink Network must be a qualified Card-Absent Interlink Transaction. ID# 0024724 Edition: Apr 2023 | Last Updated: Apr 2023
Integrated Circuit Card Verification Value (iCVV)	A unique Card Verification Value that an Issuer must encode in the Magnetic-Stripe Image on a Chip and distinct from the Card Verification Value contained in the Magnetic Stripe of a Chip Card. ID# 0030509 Edition: Apr 2023 | Last Updated: Apr 2018
Interchange	The exchange of Clearing Records between Members.

	ID# 0024729 Edition: Apr 2023 | Last Updated: Oct 2014
Interchange Reimbursement Fee (IRF)	A fee between Acquirers and Issuers in the Clearing and Settlement of an Interchange Transaction.
	ID# 0024733 Edition: Apr 2023 | Last Updated: Oct 2017
Interlink	See Interlink Network, Inc.
	ID# 0030510 Edition: Apr 2023 | Last Updated: Apr 2018
Interlink Member	A Member participating in the Interlink Program that agrees to comply with the Interlink Rules.
	ID# 0030511 Edition: Apr 2023 | Last Updated: Apr 2018
Interlink Network, Inc.	A Delaware corporation that is a subsidiary of Visa.
	ID# 0030512 Edition: Apr 2023 | Last Updated: Apr 2018
Interlink Program	A program through which an Interlink participant acting as an Issuer provides Point-of-Transaction services to Interlink Cardholders, or as an Acquirer, provides services to Merchants, or both.
	ID# 0024737 Edition: Apr 2023 | Last Updated: Oct 2014
Interlink Program Marks	The combination of the Interlink Wordmark, the Network Design Mark, or any other service Marks that Visa adopts for use with the Interlink Program.
	ID# 0024738 Edition: Apr 2023 | Last Updated: Oct 2015
Interlink Switch	The telecommunications and processing system operated by Visa to process Interlink Transactions.
	ID# 0030514 Edition: Apr 2023 | Last Updated: Apr 2018
Intermediary Bank	A depository institution, specified by a Member or by Interlink, through which a Settlement funds transfer must be processed for credit to a Settlement account at another depository institution.
	ID# 0024741 Edition: Apr 2023 | Last Updated: Apr 2010
Interregional Interchange	Interchange for an Interregional Transaction.
	ID# 0030515 Edition: Apr 2023 | Last Updated: Apr 2018
Interregional Transaction	A Transaction where the Issuer of the Card is not located in the Region

	where the Transaction takes place.
	ID# 0024762 Edition: Apr 2023 | Last Updated: Oct 2017
In-Transit Transaction	**Effective 26 June 2023** A Transaction reflecting the purchase of merchandise, services, or gambling on board a ship, boat, bus, aircraft, ferry, or train. If processed in a Card-Absent Environment, an In-Transit Transaction must qualify as a Card-Absent Interlink Transaction. ID# 0024717 Edition: Apr 2023 | Last Updated: Apr 2023
IRF	See "Interchange Reimbursement Fee." ID# 0030516 Edition: Apr 2023 | Last Updated: Apr 2018
IRF Compliance	A process by which Interlink resolves disputes between Members for a Member's violation of the Interlink Rules or any applicable Interchange Reimbursement Fee (IRF) guide that causes an incorrect Interchange Reimbursement Fee rate to be applied to a large number of Transactions, resulting in a financial loss to another Member. ID# 0024735 Edition: Apr 2023 | Last Updated: Oct 2017
Issuer	An Interlink Member that enters into a contractual relationship with a Cardholder for the issuance of Cards. ID# 0024768 Edition: Apr 2023 | Last Updated: Oct 2016
J	
No glossary terms available for J.	ID# 0025512 Edition: Apr 2023 | Last Updated: Apr 2010
K	
Key Management Service	A service that Visa provides to process, store, and transmit Member keys associated with the security algorithm used in the V.I.P. System, to protect the security of PINs. ID# 0030517 Edition: Apr 2023 | Last Updated: Apr 2018
L	
Liability	Any and all damages (including lost profits or savings, indirect, consequential, special, exemplary, punitive, or incidental), penalties, fines, expenses and costs (including reasonable fees and expenses of legal and other advisers, court costs and other dispute resolution costs), or other losses.

	ID# 0024779 Edition: Apr 2023 | Last Updated: Apr 2018
Load Partner	A Merchant, Member, or Third Party Agent that has a contract with an Issuer or Acquirer to sell/activate Cards and/or perform Load Transaction processing.
	ID# 0024998 Edition: Apr 2023 | Last Updated: Oct 2021
Load Transaction	A means of adding monetary value to a Card via the Visa Prepaid Load Service or Visa ReadyLink.
	ID# 0024791 Edition: Apr 2023 | Last Updated: Oct 2021
Lodging Merchant	**Effective 26 June 2023** A Merchant that sells overnight accommodations at a fixed location that are purchased for a limited period of time. For the purposes of the Interlink Rules, Lodging Merchants are hotels, motels, inns, bed and breakfast establishments, resorts, cabins, cottages, hostels, and apartments, condominiums, and houses rented as a short-term accommodation.
	ID# 0024794 Edition: Apr 2023 | Last Updated: Apr 2023
M	
Magnetic Stripe	A magnetic stripe on a Card that contains the necessary information to complete a Transaction.
	ID# 0024808 Edition: Apr 2023 | Last Updated: Apr 2010
Magnetic-Stripe Data	Data contained in a Magnetic Stripe and replicated in a Chip.
	ID# 0024802 Edition: Apr 2023 | Last Updated: Apr 2010
Magnetic-Stripe Image	The minimum Chip payment data replicating the Magnetic Stripe information required to process an EMV-Compliant Transaction.
	ID# 0024803 Edition: Apr 2023 | Last Updated: Apr 2010
Magnetic-Stripe Terminal	A terminal that reads the Magnetic Stripe on a Card.
	ID# 0024806 Edition: Apr 2023 | Last Updated: Apr 2010
Mail/Phone Order	**Effective 26 June 2023** A purchase where a Cardholder orders goods or services from a Merchant by telephone, mail, or other means of telecommunication and the Transaction qualifies as a Card-Absent Interlink Transaction.

	ID# 0029309 Edition: Apr 2023 | Last Updated: Apr 2023
Mark	A word, name, design, symbol, distinctive sign, animation, sound, haptic, other designation, or any combination thereof, that Visa or any entity adopts to identify its goods or services.
	ID# 0024818 Edition: Apr 2023 | Last Updated: Apr 2020
Marketplace	**Effective 26 June 2023** An entity that brings together Cardholders and retailers on an electronic commerce website or mobile application and processes qualified Card-Absent Interlink Transactions.
	ID# 0030075 Edition: Apr 2023 | Last Updated: Apr 2023
Maximum Purchase Amount Limits	Monetary amounts established by an Issuer above which the V.I.P. System does not provide Stand-In Processing for Transactions.
	ID# 0030518 Edition: Apr 2023 | Last Updated: Apr 2018
Member	A client of Visa U.S.A. or Visa Canada that participates in one or more categories of membership as defined in the Interlink Charter Documents, and performs functions/activities appropriate to those categories.
	ID# 0024822 Edition: Apr 2023 | Last Updated: Oct 2016
Merchant	**Effective through 25 June 2023** An entity that displays the Interlink Marks, accepts a Card for the sale of goods or services and submits the resulting Interlink Transaction to the Acquirer for Interchange. **Effective 26 June 2023** An entity that displays the Interlink Mark, accepts a card for the sale of goods or services and submits the resulting Interlink Transaction to the Acquirer for Interchange directly, or via a Payment Facilitator or a Marketplace. A Merchant may be a single Merchant Outlet or represent multiple Merchant Outlets.
	ID# 0024828 Edition: Apr 2023 | Last Updated: Oct 2022
Merchant Affiliate	An Affiliate Member that has signed a Merchant Agreement with a Merchant.
	ID# 0030520 Edition: Apr 2023 | Last Updated: Apr 2018
Merchant Agreement	**Effective through 25 June 2023** A contract between a Merchant and an Acquirer containing their respective rights, duties, and obligations for participation in the Acquirer's Interlink Program.

	Effective 26 June 2023 A direct contract between a Merchant and an Acquirer or between a Sponsored Merchant and a Payment Facilitator containing their respective rights, duties, and obligations for participation in the Acquirer's Interlink Program. ID# 0024830 Edition: Apr 2023 | Last Updated: Apr 2023
Merchant Category Code (MCC)	A code designating the principal trade, profession, or line of business in which a Merchant is engaged, as specified in the *Visa Merchant Data Standards Manual*. ID# 0024834 Edition: Apr 2023 | Last Updated: Oct 2016
Merchant Corporation	**Effective 15 April 2023** An enterprise, corporation, holding company, organization or other entity consisting of single or multiple Merchant brands. ID# 0030993 Edition: Apr 2023 | Last Updated: New
Merchant Interface System	The telecommunications and processing system, as specified in the *V.I.P. System SMS Interlink Technical Specifications*, operated by or on behalf of, an Acquirer, through which Transactions originating at Merchants of that Acquirer are processed and routed to the Interlink Switch. ID# 0030521 Edition: Apr 2023 | Last Updated: Apr 2018
Merchant Outlet	**Effective through 25 June 2023** The physical premises of the Merchant at which a Transaction is completed. **Effective 26 June 2023** The Merchant location at which a Transaction, including a Card-Absent Interlink Transaction, is completed. ID# 0024842 Edition: Apr 2023 | Last Updated: Apr 2023
Merchant Servicer	A Third Party Agent that complies with all of the following: • Is engaged by a Merchant • Is not a Member of Interlink Network, Inc. • Is not directly connected to VisaNet • Is party to the Authorization and/or Clearing message • Has access to Cardholder data, or processes, stores, or transmits Transaction data ID# 0030522 Edition: Apr 2023 | Last Updated: Apr 2018
Merchant Wallet	**Effective 15 April 2023** A digital wallet that can only be used within a

	single Merchant Corporation. A Merchant Wallet may qualify as either a Stored Value Wallet or Staged Digital Wallet, depending on the functionality the Merchant Wallet supports.
	ID# 0030992 Edition: Apr 2023 | Last Updated: New
Mobile Payment Acceptance Solution	A payment acceptance application that uses a portable electronic device. The portable electronic device must exhibit both of the following characteristics: • Not solely dedicated to point-of-sale functions • The ability to wirelessly communicate across open networks The solution may also include a hardware attachment for the purpose of card reading and/or PIN entry.
	ID# 0027382 Edition: Apr 2023 | Last Updated: Oct 2014
Multi-Currency Pricing (MCP) Transaction	A Transaction in which the Merchant displays the price of goods or services in a currency(ies) other than the Merchant's local currency and the Transaction Currency is one of those displayed foreign currencies. No Dynamic Currency Conversion is conducted.
	ID# 0030764 Edition: Apr 2023 | Last Updated: Oct 2021
N	
Network Design Mark	The Interlink Marks owned by Visa and used in the Interlink Program.
	ID# 0030523 Edition: Apr 2023 | Last Updated: Apr 2018
Non-Member	An entity that is not an Interlink Member, but provides Interlink Network services to an Interlink Member as a Third-Party Agent or a VisaNet Processor.
	ID# 0030524 Edition: Apr 2023 | Last Updated: Apr 2018
Non-Reloadable Prepaid Card	A Prepaid Card that is funded with monetary value only once.
	ID# 0024880 Edition: Apr 2023 | Last Updated: Apr 2020
Non-Visa Branded Payment Credential	**Effective 26 June 2023** A Payment Credential associated with a general-purpose payment card (i.e., MasterCard, Discover, or a proprietary network card) excluding a Private Label Card, that does not carry the Visa Brand Mark.
	ID# 0030989 Edition: Apr 2023 | Last Updated: New

Notification	Written notice delivered by mail, courier, facsimile, hand, email, or other electronic delivery method. Notification is effective when posted, sent, or transmitted by Interlink to the Member or its Agent.
	ID# 0024887 Edition: Apr 2023 | Last Updated: Oct 2014
No-Show Transaction	**Effective 26 June 2023** A Transaction resulting from a Cardholder's failure to cancel or claim a Guaranteed Reservation.
	ID# 0024869 Edition: Apr 2023 | Last Updated: Apr 2023
Numeric ID	Any identifier, other than a BIN or an Acquiring Identifier, assigned by Visa to an Interlink Member, VisaNet Processor, or Third Party Agent, including, but not limited to, processor control records (PCR), station IDs, issuing identifiers, and Alternate Routing Identifiers used to facilitate transaction processing.
	ID# 0026475 Edition: Apr 2023 | Last Updated: Oct 2019

O

Offline PIN Verification	A process used to verify the Cardholder's identity by comparing the PIN entered at the Chip-Reading Device to the PIN value contained in the Chip.
	ID# 0024902 Edition: Apr 2023 | Last Updated: Apr 2010
Online Card Authentication Cryptogram	A cryptogram generated by a Chip Card during a Transaction and used to validate the authenticity of the Card.
	ID# 0024912 Edition: Apr 2023 | Last Updated: Apr 2011
Online Gambling	**Effective 26 June 2023** Any form of gambling provided over the internet or other networks by an Electronic Commerce Merchant, including, but not limited to, the following: • Betting • Lotteries • Casino-style games • Funding an account established by the Merchant on behalf of the Cardholder for the purpose of gambling • Purchase of value for proprietary payment mechanisms, such as electronic gaming chips Only a qualified Card-Absent Interlink Transaction may be processed as an Online Gambling Transaction.

	ID# 0029310 Edition: Apr 2023 | Last Updated: Apr 2023
Online PIN Verification	A process used to verify the Cardholder's identity by sending an encrypted PIN value to the Issuer or the Issuer's Agent for validation in an Authorization Request.
	ID# 0030525 Edition: Apr 2023 | Last Updated: Apr 2018
Operating Certificate	A report that a Member or Non-Member Administrator submits and certifies to Visa at a pre-determined time specified by Visa, detailing its issuing and/or acquiring statistics.
	ID# 0027826 Edition: Apr 2023 | Last Updated: Oct 2021
Operating Expense Recovery	The recovery amount provided to Issuers through the Global Compromised Account Recovery (GCAR) program associated with an Account Data Compromise Event.
	ID# 0026064 Edition: Apr 2023 | Last Updated: Apr 2018
Order Form	**Effective 26 June 2023** A document bearing the Cardholder's signature, either written or electronic, authorizing goods or services to be charged to his/her account in connection with a Card-Absent Interlink Transaction. An Order Form may be any of the following: • Mail order form • Recurring Transaction form • Preauthorized Healthcare Transaction form • Email or other electronic record
	ID# 0024923 Edition: Apr 2023 | Last Updated: Apr 2023
Original Credit Transaction	In the US Region: A Domestic Transaction initiated directly by a Member that results in a credit to a Payment Credential for a purpose other than refunding a purchase.
	ID# 0024925 Edition: Apr 2023 | Last Updated: Oct 2021
Overdue Receivable	**Effective 26 June 2023** For a Card-Absent Interlink Transaction, a receivable that is not classified as a Debt and is one of the following: • 120 days past the payment due date • Classified by the receivable owner as non-collectable • Subject to a court order as the result of a bankruptcy or insolvency

	• Written off and/or sold to a third party
	ID# 0030959 Edition: Apr 2023 | Last Updated: New
P	
Partial Authorization	An Authorization approved by an Issuer for an amount less than the amount requested by a Merchant for a Transaction.
	ID# 0024929 Edition: Apr 2023 | Last Updated: Oct 2016
Partial Payment	**Effective 26 June 2023** A Transaction in a series of Installment Transactions[1] for the purchase of goods and services with both of the following characteristics: • There is no charge to the Cardholder, by the Merchant, for interest or imputed interest. • The agreement between the Cardholder and Merchant is completed before or at the time of first Transaction. [1] An Installment Transaction in the Card-Absent Environment must be a qualified Card-Absent Interlink Transaction.
	ID# 0030638 Edition: Apr 2023 | Last Updated: Apr 2023
Partial Pre-Authorization	A Pre-Authorization approved by an Issuer for an amount less than that specified in the Pre-Authorization request sent by the Merchant.
	ID# 0030414 Edition: Apr 2023 | Last Updated: Apr 2018
Pass-Through Digital Wallet	**Effective 26 June 2023** Functionality that does all of the following: • Can be used at more than one Merchant • Stores and transmits a Payment Credential • Is used to complete a Transaction by directly transferring the Payment Credential to the Merchant
	ID# 0029533 Edition: Apr 2023 | Last Updated: Apr 2023
Payment Application	A software application contained within a Chip that defines the parameters for processing a Transaction.
	ID# 0024933 Edition: Apr 2023 | Last Updated: Apr 2010
Payment Card Industry Data Security Standard (PCI DSS)	A set of comprehensive requirements that define the standard of due care for protecting sensitive Cardholder information.
	ID# 0024934 Edition: Apr 2023 | Last Updated: Apr 2010

Payment Card Industry Payment Application Data Security Standard (PA-DSS)	A data security standard that specifies security requirements for third-party Payment Application software that stores, processes, or transmits Cardholder data.
	ID# 0024935 — Edition: Apr 2023 | Last Updated: Oct 2012
Payment Credential	A number or other credential that identifies an account of a Cardholder for use in a Transaction.
	ID# 0030658 — Edition: Apr 2023 | Last Updated: Apr 2020
Payment Facilitator	**Effective 26 June 2023** A Third Party Agent or non-Member VisaNet Processor that deposits Transactions, receives settlement from or contracts with an Acquirer on behalf of a Sponsored Merchant, and is classified as a Payment Facilitator as specified in *Section 5.3.2.2, Qualification as a Marketplace, Merchant, Payment Facilitator, or Digital Wallet Operator.*
	ID# 0028921 — Edition: Apr 2023 | Last Updated: Apr 2023
Payment Facilitator Agreement	**Effective 26 June 2023** An agreement between a Payment Facilitator and an Acquirer containing their respective rights, duties, and obligations for participation in the Acquirer's Interlink Program.
	ID# 0026430 — Edition: Apr 2023 | Last Updated: Apr 2023
PIN	A personal identification alpha or numeric code that identifies a Cardholder in an Authorization Request originating at a Terminal with electronic capability.
	ID# 0024948 — Edition: Apr 2023 | Last Updated: Apr 2010
PIN Management Requirements Documents	A suite of PIN security documents that includes: • *Payment Card Industry (PCI) – PIN Security Requirements and Testing Procedures* • *Payment Card Industry (PCI) PIN Transaction Security (PTS) – Point of Interaction (POI) Modular Security Requirements*
	ID# 0027348 — Edition: Apr 2023 | Last Updated: Apr 2016
PIN Pad	A device through which a Cardholder enters his/her PIN that complies with the applicable provisions of the *V.I.P. System SMS Interlink Technical Specifications* and the PIN Management Requirements Documents.
	ID# 0030526 — Edition: Apr 2023 | Last Updated: Apr 2018

PIN Verification	A procedure used to verify Cardholder identity when a PIN is used in an Authorization Request or Pre-Authorization Request.
	ID# 0024951 Edition: Apr 2023 | Last Updated: Apr 2010
PIN Verification Service	A service that Interlink provides for the verification of Cardholder PINs transmitted with Authorization Requests.
	ID# 0024953 Edition: Apr 2023 | Last Updated: Apr 2010
PIN Verification Value	A 4-digit value derived with an algorithm using portions of the Account Number, PIN, and a single digit key indicator that is encoded for PIN verification on a Magnetic Stripe or a Chip.
	ID# 0024954 Edition: Apr 2023 | Last Updated: Apr 2020
Point-of-Sale Terminal	**Effective 26 June 2023** An Acceptance Device at the Point-of-Sale that reads Magnetic Stripe or Chip data on a Card and is able to obtain Authorization and process a Transaction.
	ID# 0030990 Edition: Apr 2023 | Last Updated: New
Point-of-Transaction	**Effective through 25 June 2023** The physical location at which a Merchant or an Unattended Cardholder Activated Terminal completes a Transaction. **Effective 26 June 2023** The physical location where a Merchant or an Unattended Cardholder Activated Terminal Acquirer completes a Transaction, or an online address where a Cardholder completes a Card-Absent Interlink Transaction.
	ID# 0024974 Edition: Apr 2023 | Last Updated: Oct 2015
Point-of-Transaction Terminal	**Effective through 25 June 2023** An Acceptance Device at the Point-of-Transaction that reads Magnetic Stripe or Chip data on a Card and is able to obtain Authorization and process a Transaction.
	ID# 0030527 Edition: Apr 2023 | Last Updated: Apr 2023
POS Entry Mode	A VisaNet field indicating the method used to obtain and transmit the Card information necessary to complete a Transaction (for example: manual key entry, Magnetic-Stripe-read, Chip-read).
	ID# 0024990 Edition: Apr 2023 | Last Updated: Oct 2016
Post-Issuance Updates	A method that enables an Issuer to do either of the following without requiring reissuance of a Chip Card:

	• Add an application or service to a Chip • Modify or block an existing application on a Chip **ID# 0024987** **Edition: Apr 2023 | Last Updated: Oct 2016**
Prepaid Account	An account established by an Issuer, with previously deposited, authorized, or transferred funds, the balance of which is decreased by purchase Transactions, Cash Disbursements, or applicable account fees. **ID# 0024994** **Edition: Apr 2023 | Last Updated: Apr 2010**
Presentment	A Clearing Record that an Acquirer presents to an Issuer through Interchange, either initially (a first Presentment) or after a Dispute (a Dispute Response or pre-Arbitration). **ID# 0025001** **Edition: Apr 2023 | Last Updated: Apr 2018**
Preauthorized Health Care Transaction	**Effective 26 June 2023** A Card-Absent Interlink Transaction completed by a Health Care Merchant for which a Cardholder has provided written permission to the Merchant to charge the Cardholder's account for services. **ID# 0024991** **Edition: Apr 2023 | Last Updated: Apr 2023**
Pre-Authorization	The approval, in advance, of a Transaction up to a specified amount either by or on behalf of an Issuer. Pre-Authorizations require the Acquirer to initiate two messages to complete the transaction: the Pre-Authorization Request and the Pre-Authorization Completion. **ID# 0030528** **Edition: Apr 2023 | Last Updated: Apr 2018**
Pre-Authorization Completion	A message used by an Acquirer to update a Pre-Authorization Request with the final amount of the purchase. **ID# 0030529** **Edition: Apr 2023 | Last Updated: Apr 2018**
Pre-Authorization Request	A message that is used by Acquirers to authorize a Transaction for an estimated amount before the final amount of the purchase is known. **ID# 0030530** **Edition: Apr 2023 | Last Updated: Apr 2018**
Primary Account	A checking, savings, or other designated Account maintained by a Cardholder against which Transactions are posted. **ID# 0030531** **Edition: Apr 2023 | Last Updated: Apr 2018**
Principal Place of Business	**Effective 26 June 2023** The fixed location at which a Merchant's or

	Payment Facilitator's executive officers direct, control, and coordinate the entity's activities. ID# 0029549 Edition: Apr 2023 | Last Updated: Apr 2023
Principal-Type Member	An Interlink Member, as defined in the Interlink Charter Documents. ID# 0025005 Edition: Apr 2023 | Last Updated: Apr 2018
Private Label Card	**Effective 26 June 2023** A merchant's proprietary card that is accepted only at its own locations, or a multi-use non-Visa-branded card. ID# 0025016 Edition: Apr 2023 | Last Updated: Apr 2023
Processing Date	The date (based on Greenwich Mean Time) on which the Member submits Interchange data to, and data is accepted by, a VisaNet Interchange Center. Equivalents to the Processing Date are: • In BASE II, the Central Processing Date • In the V.I.P. System, the Settlement Date ID# 0025017 Edition: Apr 2023 | Last Updated: Oct 2021
Processor	An Interlink Member, Visa, or Visa-approved Non-Member acting as the Agent of an Interlink Member that provides Authorization, Clearing, or Settlement services for Merchants and Interlink Members. ID# 0030532 Edition: Apr 2023 | Last Updated: Apr 2018
Proprietary Card	A Card that does not bear the Visa Brand Mark but may be Interlink-enabled. ID# 0025020 Edition: Apr 2023 | Last Updated: Apr 2017
Q	
Quasi-Cash Transaction	A Transaction representing a Merchant's sale of items that are directly convertible to cash, such as: • Gaming chips • Money orders • Travelers cheques • Prepaid Cards with cash access • Foreign currency ID# 0025033 Edition: Apr 2023 | Last Updated: Apr 2020

R	
Rapid Dispute Resolution	A pre-dispute resolution service that provides the ability for Merchants and Payment Facilitators to automate the acceptance of liability for a disputed Transaction. ID# 0030735 Edition: Apr 2023 | Last Updated: Oct 2020
Recipient Issuer	An Issuer that receives an Original Credit Transaction. ID# 0025039 Edition: Apr 2023 | Last Updated: Oct 2021
Recurring Transaction	**Effective 26 June 2023** A Transaction that is all of the following: • One of a series of Transactions that uses a Stored Credential and is processed at fixed, regular intervals (not to exceed one year between Transactions) • Represents Cardholder agreement for the Merchant to initiate future Transactions for the purchase of goods or services provided at regular intervals • A qualified Card-Absent Interlink Transaction ID# 0025041 Edition: Apr 2023 | Last Updated: Apr 2023
Reloadable Prepaid Card	A Prepaid Card product which the Issuer may fund more than once after the initial funding. ID# 0025059 Edition: Apr 2023 | Last Updated: Apr 2020
Reversal	An Acquirer- or Merchant-generated Transaction used to cancel a previous Transaction that has timed out or was not acknowledged. ID# 0025072 Edition: Apr 2023 | Last Updated: Oct 2016
S	
Scrip	A 2-part paper receipt dispensed by a Scrip Terminal that is redeemable at a Merchant Outlet for goods, services, or cash. ID# 0025079 Edition: Apr 2023 | Last Updated: Apr 2010
Service Code	A valid sequence of digits recognized by VisaNet that is encoded on a Magnetic Stripe and replicated on the Magnetic-Stripe Image in a Chip that identifies the circumstances under which the Card is valid (for example: International Transactions, Domestic Transactions, restricted Card use), and defines requirements for processing a Transaction with the Card (for example: Chip-enabled, Cardholder Verification).

	ID# 0025094 Edition: Apr 2023 | Last Updated: Oct 2014
Service Fee	**Effective 26 June 2023** A fee assessed to a Cardholder that uses a Card to pay for goods and services in a permitted Merchant category.
	ID# 0030125 Edition: Apr 2023 | Last Updated: Apr 2023
Settlement	The reporting and funds transfer of Settlement Amounts owed by one Member to another, or to Interlink, as a result of Clearing.
	ID# 0025095 Edition: Apr 2023 | Last Updated: Apr 2011
Settlement Amount	The daily net amounts expressed in a Member's Settlement Currency resulting from Clearing. These amounts include Transaction and Fee Collection Transaction totals, expressed in a Member's Settlement Currency.
	ID# 0025096 Edition: Apr 2023 | Last Updated: Apr 2011
Settlement Bank	A bank, including a Correspondent Bank or Intermediary Bank, that is both: • Located in the country where a Member's Settlement Currency is the local currency • Authorized to execute Settlement of Interchange on behalf of the Member or the Member's bank
	ID# 0025097 Edition: Apr 2023 | Last Updated: Oct 2014
Settlement Currency	A currency that Visa uses to settle Interchange.
	ID# 0025098 Edition: Apr 2023 | Last Updated: Oct 2016
Settlement Reporting Entity	A name or number of an entity assigned by Visa or Interlink and authorized by the Member that is used by Visa/Interlink for Settlement reporting.
	ID# 0026049 Edition: Apr 2023 | Last Updated: Oct 2019
Settlement Service	A service that allows Members to consolidate the Settlement functions of the Visa or Interlink systems into one centralized function and benefit from flexible reporting options.
	ID# 0029744 Edition: Apr 2023 | Last Updated: Oct 2016
SIGIS	A US industry trade group, known as the Special Interest Group for Inventory Information Approval System (IIAS) Standards, chartered with

	implementing processing standards for Healthcare Auto-Substantiation Transactions in accordance with Internal Revenue Service (IRS) regulations and responsible for licensing and certifying Merchants, Members, and Agents that process such Transactions. **ID# 0025102** — Edition: Apr 2023 | Last Updated: Oct 2014
Sponsored Merchant	**Effective 26 June 2023** An entity for which Interlink payment services are provided by a Payment Facilitator. **ID# 0025119** — Edition: Apr 2023 | Last Updated: Apr 2023

Staged Digital Wallet	**Effective 26 June 2023** Functionality that does all of the following:
	
	• Can be used at more than one retailer
	
	• Uses both:
	  – An account or accounts assigned to the Cardholder to complete a purchase
	  – A Payment Credential to fund or reimburse the account assigned to the Cardholder
	
	• Is used to complete a Transaction, in any order, as follows:
	  – Purchase: Uses the account assigned to the Cardholder to pay the retailer
	  – Funding: Uses the Payment Credential to fund or reimburse the Staged Digital Wallet. The Digital Wallet Operator deposits the Transaction for the funding amount with its Acquirer using the Payment Credential.
	
	• Is capable of purchases using Back-to-Back Funding
	
	ID# 0029532 — Edition: Apr 2023 | Last Updated: Apr 2023

Stand-In Processing (STIP)	The component (including Visa Smarter Stand-In Processing) that provides Authorization services on behalf of an Issuer when the Issuer or its VisaNet Processor is unavailable, when Issuer responses exceed the maximum response time, or when the Issuer has instructed Visa to process a Transaction on behalf of the Issuer. **ID# 0025121** — Edition: Apr 2023 | Last Updated: Apr 2021
Static Data Authentication	A type of offline data Authentication specified in the *Visa Integrated Circuit Card Specification (VIS)* where the terminal validates a cryptographic value that was placed on the Chip during personalization.

	ID# 0030538 Edition: Apr 2023 | Last Updated: Apr 2018
Stored Credential	**Effective 26 June 2023** Information (including, but not limited to, a Payment Credential) that is stored by a Merchant or its agent, a Payment Facilitator, or a Digital Wallet Operator to process future Card-Absent Interlink Transactions.
	ID# 0029547 Edition: Apr 2023 | Last Updated: Oct 2020

Stored Value Digital Wallet	**Effective 26 June 2023** Functionality that does all of the following:
	
	• Can be used at more than one retailer
	
	• Uses both:
	   – A Payment Credential
	   – A separate account or accounts assigned to the Cardholder
	
	• Is used to complete a Transaction or transaction, in any order, as follows:
	   – Purchase: Uses the account assigned to the Cardholder to pay the retailer
	   – Funding: Uses the Payment Credential to fund or reimburse, automatically or in real time, the Stored Value Digital Wallet for an amount that is not directly connected to a specific purchase. The Digital Wallet Operator deposits the Transaction for the funding amount with its Acquirer using the Payment Credential.
	   – Does not conduct Back-to-Back Funding

	ID# 0030713 Edition: Apr 2023 | Last Updated: Apr 2023
T	
T&E	**Effective 26 June 2023** Travel and entertainment. All of the following Merchants[1] and Merchant segments: • Airlines • Cruise Lines • Lodging Merchants • Passenger railways located in the US Region • Travel agencies • Vehicle Rental Merchants

	[1] A Card-Absent Environment Transaction by a T&E Merchant must be a qualified Card-Absent Interlink Transaction.
	ID# 0025141 Edition: Apr 2023 | Last Updated: Apr 2023
Terminal Risk Management	A process performed by a Chip-Reading Device to protect a Member from fraud by: • Initiating Online Issuer Authorization for above-Floor Limit Transactions • Ensuring random Online processing for below-Floor Limit Transactions • Performing Transaction velocity checking
	ID# 0025154 Edition: Apr 2023 | Last Updated: Apr 2010
Terminal Standardization Program	A Visa service that tests Point-of-Transaction equipment for compliance with standards for compatibility with VisaNet and reports the results to Members.
	ID# 0030539 Edition: Apr 2023 | Last Updated: Apr 2018
Terminated Merchant File	**Effective 26 June 2023** A file (currently known as "MATCH") maintained by Mastercard Worldwide that identifies Merchants and principals of Merchants that Acquirers have terminated for specified reasons.
	ID# 0025159 Edition: Apr 2023 | Last Updated: Apr 2023
Third Party Agent	An entity, not defined as a VisaNet Processor, that provides payment-related services, directly or indirectly, to a Member and/or its Merchants or Sponsored Merchants or their agents.
	ID# 0025921 Edition: Apr 2023 | Last Updated: Apr 2020
Trace Number	The number assigned by the Merchant Interface System to identify a Transaction.
	ID# 0030540 Edition: Apr 2023 | Last Updated: Apr 2018
Trade Name	A name used to identify a business and to distinguish its activities from those of other businesses. In some cases, the same words or symbols may serve as a Trade Name and Mark simultaneously.
	ID# 0025172 Edition: Apr 2023 | Last Updated: Apr 2010
Transaction	The use of a Payment Credential to make a payment or otherwise exchange value between a Cardholder (or an Issuer) and a Merchant (or

	an Acquirer).
	ID# 0025175 Edition: Apr 2023 | Last Updated: Apr 2020
Transaction Country	The country in which a Merchant Outlet is located, regardless of the Cardholder's location when a Transaction occurs.
	ID# 0025179 Edition: Apr 2023 | Last Updated: Oct 2016
Transaction Currency	The currency in which a Transaction is originally completed.
	ID# 0025180 Edition: Apr 2023 | Last Updated: Apr 2018
Transaction Date	The date on which a Transaction between a Cardholder and a Merchant occurs. The transaction date of a Pre-Authorization Transaction may differ from the calendar date on which the Pre-Authorization request was initiated by the Cardholder or received by the Issuer.
	ID# 0025181 Edition: Apr 2023 | Last Updated: Apr 2010
Transaction Information	Information necessary for processing Transactions, as specified in the *Payment Card Industry Data Security Standard (PCI DSS)*.
	ID# 0025183 Edition: Apr 2023 | Last Updated: Apr 2023
Transaction Receipt	An electronic or paper record of a Transaction (or a copy), generated at the Point-of-Transaction.
	ID# 0025184 Edition: Apr 2023 | Last Updated: Apr 2011
U	
Unattended Cardholder-Activated Terminal (UCAT)	An Acceptance Device that dispenses goods and/or provides services under all of the following conditions: • Card is present • Cardholder is present • PIN is supported • Individual representing the Merchant or Acquirer is not physically present
	ID# 0025720 Edition: Apr 2023 | Last Updated: Apr 2023
Unscheduled Credential-on-File Transaction	**Effective 26 June 2023** A Card-Absent Interlink Transaction that uses a Stored Credential for a fixed or variable amount and does not occur on a scheduled or regularly occurring Transaction Date, where the Cardholder has provided consent for the Merchant to initiate one or

	more future Transactions.
	ID# 0029548 Edition: Apr 2023 | Last Updated: Apr 2023
US Covered Visa Debit Card	A Card issued in the US Region or a US Territory that accesses a transaction, savings, or other asset account, regardless of whether Cardholder Verification is based on signature, PIN, or other means, but solely to the extent any such Card is a "debit card" as defined in Federal Reserve Board Regulation II, 12 CFR Part 235.
	ID# 0026512 Edition: Apr 2023 | Last Updated: Apr 2020
US Territory	One of the following: • American Samoa • Guam • Commonwealth of the Northern Mariana Islands • Puerto Rico • US Minor Outlying Islands • U.S. Virgin Islands
	ID# 0026422 Edition: Apr 2023 | Last Updated: Oct 2014
V	
Vehicle Rental Merchant	**Effective 26 June 2023** A Merchant that rents cars, vans, trucks, trailers, and other similar vehicles (MCCs 3351 – 3500, 7512, 7513).
	ID# 0029520 Edition: Apr 2023 | Last Updated: Apr 2023
V.I.P. System	VisaNet Integrated Payment System. The online component of VisaNet that provides routing and processing of Authorizations and financial Transactions.
	ID# 0025201 Edition: Apr 2023 | Last Updated: Oct 2021
Visa	Visa International Service Association and all of its subsidiaries and affiliates.
	ID# 0025217 Edition: Apr 2023 | Last Updated: Oct 2016
Visa Confidential	A classification label assigned to information created by Interlink, the use and Member handling of which is subject to certain minimum standards of diligence and care to prevent unauthorized disclosure or business harm to Interlink.

	ID# 0026799 Edition: Apr 2023 | Last Updated: Apr 2018
Visa Contactless Application	A Visa application contained on a Chip that enables a *Visa Contactless Payment Specification*-compliant Contactless Payment Transaction to be performed.
	ID# 0027792 Edition: Apr 2023 | Last Updated: Apr 2018
Visa Global Billing Platform	The primary billing system used by Interlink that details charges assessed to Members and collected in accordance with the appropriate VisaNet User's Manual.
	ID# 0024680 Edition: Apr 2023 | Last Updated: Apr 2021
Visa Healthcare Auto-Substantiation Transactions Documents	A suite of documents that includes: • Visa Healthcare Auto-Substantiation Transaction Consolidated Technical Requirements • Visa Healthcare Auto-Substantiation Transaction Retrieval of SIGIS Receipt Detail Implementation Guide • Visa Healthcare Auto-Substantiation Transaction Service Description and Implementation Guide
	ID# 0030542 Edition: Apr 2023 | Last Updated: Apr 2018
Visa Inc.	A Delaware stock corporation.
	ID# 0025328 Edition: Apr 2023 | Last Updated: Apr 2010
Visa Innovation Center	Any of the Visa Innovation Centers (or studios) located anywhere worldwide, including any of the Visa personnel thereof, regardless of where such personnel perform their work.
	ID# 0030675 Edition: Apr 2023 | Last Updated: Oct 2020
Visa Integrity Risk Program (VIRP)	**Effective 26 June 2023** A global program that monitors Acquirers, Merchants, Marketplaces, Payment Facilitators, Sponsored Merchants, and Digital Wallet Operators to ensure that these entities do not do any of the following: • Process illegal Transactions • Engage in potentially deceptive marketing practices, as specified in the *Visa Integrity Risk Program Guide* • Process Transactions that may adversely affect the goodwill of the Interlink system

Interlink Core Rules and Interlink Product and Service Rules

	ID# 0030983 Edition: Apr 2023 | Last Updated: New
Visa Interlink Settlement Bank	A bank where Interlink maintains its Settlement accounts and performs funds transfer for Settlement.
	ID# 0025391 Edition: Apr 2023 | Last Updated: Apr 2010
Visa Merchant Direct Exchange	A Merchant that directly enters Authorization requests or online financial transactions into the V.I.P. System.
	ID# 0027068 Edition: Apr 2023 | Last Updated: Apr 2018
Visa Resolve Online	An online Visa service for the retrieval and transmission of dispute resolution information and documentation.
	ID# 0025388 Edition: Apr 2023 | Last Updated: Oct 2017
Visa Restricted	A classification label assigned to Visa or Interlink proprietary information (highly sensitive business or technical information) or personal data that requires the highest degree of protection and the strictest standards of diligence and care to prevent unauthorized disclosure or business harm to Visa/Interlink. Visa Restricted information that contains identifiable Cardholder data or personally identifiable information and is subject to regulatory requirements or industry compliance standards is further classified as "Visa Restricted – Personal Data."
	ID# 0030035 Edition: Apr 2023 | Last Updated: Apr 2018
Visa Token Service Active Issuer Participant	An Issuer that has performed the onboarding process with Visa to participate in the Visa Token Service.
	ID# 0030569 Edition: Apr 2023 | Last Updated: Oct 2018
Visa Token Service Basic Issuer Participant	An Issuer that has been enrolled by Visa to participate in the Visa Token Service for Card-Absent Environment Transactions.
	ID# 0030570 Edition: Apr 2023 | Last Updated: Apr 2023
Visa US Common Debit Application Identifier	An EMV-compliant Application Identifier licensed for use with EMV- and VIS-based applications for the purpose of processing a transaction covered by the Dodd-Frank Act and Federal Reserve Board Regulation II on certain debit products.
	ID# 0027582 Edition: Apr 2023 | Last Updated: Oct 2014

Visa US Regulation II Certification Program	A certification program that enables an Issuer in the US Region or a US Territory to certify the status of its consumer debit, business debit, and prepaid portfolios in alignment with US Federal Reserve Board Regulation II, 12 CFR Part 235. The program also enables an Issuer in the US Region or a US Territory to notify Visa of its compliance with the final fraud-prevention standards of the US Federal Reserve Board Regulation II, 12 CFR Part 235. ID# 0026999 Edition: Apr 2023 | Last Updated: Oct 2014
Visa U.S.A. Board of Directors	The Visa U.S.A. Board of Directors. ID# 0030545 Edition: Apr 2023 | Last Updated: Apr 2018
VisaNet	The platform through which Visa delivers to Members online Authorization and processing, Clearing and Settlement, and reporting services. ID# 0025218 Edition: Apr 2023 | Last Updated: Oct 2021
VisaNet Interchange Center	A Visa facility that operates the VisaNet data processing systems and support networks. ID# 0025229 Edition: Apr 2023 | Last Updated: Oct 2016
VisaNet Processor	A Member, or Visa-approved non-Member, that is directly connected to VisaNet and that provides Authorization, Clearing, or Settlement services to Merchants and/or Members. ID# 0025230 Edition: Apr 2023 | Last Updated: Oct 2016
VisaNet Settlement Service	The VisaNet system that provides the net Settlement position and Settlement reporting services to BASE II Clearing Processors and Full Service Members. ID# 0025232 Edition: Apr 2023 | Last Updated: Oct 2021
VisaNet Test System	The hardware, software, and documentation software provided by Visa for use during the certification process ID# 0030544 Edition: Apr 2023 | Last Updated: Apr 2018
VIS-Compliant	A Card application that complies with the requirements specified in the *Visa Integrated Circuit Card Specification (VIS)* and has been approved by Visa Approval Services. ID# 0025214 Edition: Apr 2023 | Last Updated: Apr 2017

Interlink Core Rules and Interlink Product and Service Rules

W	
Waiver	A temporary formal consent, granted by Interlink, that permits a Member or Members to not comply with one or more specific rules in the Interlink Rules, and may be repealed, modified, or extended at the discretion of Interlink.
	ID# 0026498 · Edition: Apr 2023 | Last Updated: Oct 2016
X	
No glossary terms available for X.	
	ID# 0025513 · Edition: Apr 2023 | Last Updated: Apr 2010
Y	
No glossary terms available for Y.	
	ID# 0025514 · Edition: Apr 2023 | Last Updated: Apr 2010
Z	
No glossary terms available for Z.	
	ID# 0030575 · Edition: Apr 2023 | Last Updated: Oct 2018