



Interlink Core Rules and Interlink Product and Service Rules



19 October 2019

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Summary of Changes

Summary of Changes Since the 13 April 2019 Interlink Core Rules and Interlink Product and Service Rules

Change	Rules
<p>Revisions to Support 8-Digit BINs</p> <p>Effective 19 October 2019</p> <p>Updates have been made to align the rules with the new terminology and format that will be used as Visa migrates to 8-digit BINs.</p> <p>For more information:</p> <p><i>"Numerics Initiative: Terminology Changes Impacting Visa-Assigned Numeric Identifiers," Visa Business News, 19 September 2019</i></p>	<p><i>Section 1.1.6.5, BIN Licensee and Acquiring Identifier Licensee Indemnification of Interlink</i></p> <p><i>Section 1.1.6.9, Indemnification Related to Non-Interlink-Assigned BIN or Acquiring Identifier</i></p> <p><i>Section 1.6.1.2, Account Used for Interlink Settlement</i></p> <p><i>Section 2.2, BIN and Acquiring Identifier License and Administration</i></p> <p><i>Section 2.2.1, BIN and Acquiring Identifier Use and License</i></p> <p><i>Section 2.2.2, Administration of BINs, Acquiring Identifiers, and Numerics</i></p> <p><i>Section 2.2.2.2, Use of Numeric ID</i></p> <p><i>Section 2.2.2.3, Client Directory Data Submission</i></p> <p><i>Section 2.5, Non-Interlink-Assigned BINs and Acquiring Identifiers</i></p> <p><i>Section 2.5.1, Non-Interlink-Assigned BINs and Acquiring Identifiers</i></p> <p><i>Section 2.5.1.1, Management of Non-Interlink-Assigned BINs and Acquiring Identifiers</i></p> <p><i>Section 4.1.3.1, Affinity/Co-Branded Card Program Requirements</i></p> <p><i>Section 10.2.1.2, VisaNet Processor Requirements Related to Third Parties</i></p> <p><i>Section 10.2.1.3, General Member Responsibilities for VisaNet Processors</i></p> <p><i>Section 10.2.1.5, Non-Member VisaNet Processor or</i></p>

Summary of Changes
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Change	Rules
	<p><i>Clearing Member Reporting</i></p> <p><i>Acquiring Identifier</i></p> <p><i>Acquiring Identifier Licensee</i></p> <p><i>BIN</i></p> <p><i>BIN Licensee</i></p> <p><i>BIN User</i></p> <p><i>Numeric ID</i></p> <p><i>Settlement Reporting Entity</i></p>
<p>Updated Non-Compliance Assessment Schedules</p> <p>25 January 2020</p> <p>The non-compliance assessment schedules for general and willful violations have been updated, and a new significant violation schedule has been introduced.</p> <p>For more information:</p> <p><i>"Updated Non-Compliance Assessment Schedules for General and Willful Violations; New Significant Violations Schedule Introduced," Visa Business News, 26 September 2019</i></p>	<p><i>Section 1.11.1.1, Interlink Network Fee Determination and Application</i></p> <p><i>Section 1.11.1.2, Interlink Fee Adjustments</i></p> <p><i>Section 1.11.2.1, Interlink Right to Impose Non-Compliance Assessments</i></p> <p><i>Section 1.11.2.2, General Non-Compliance Assessment Schedules</i></p> <p><i>Section 1.11.2.3, Determination of Violation of the Interlink Rules</i></p> <p><i>Section 1.11.2.4, Notification of Determination of Violation</i></p> <p><i>Section 1.11.2.5, Non-Compliance Assessment Member Responsibility</i></p> <p><i>Section 1.11.2.6, Non-Compliance Assessment Payment</i></p> <p><i>Section 1.11.2.7, Interlink Member Responsibility for Investigative Costs</i></p> <p><i>Section 1.11.2.8, Willful or Significant Violations Schedules</i></p> <p><i>Section 1.11.2.9, Enforcement Appeals</i></p>
<p>Extended Access Proxy Introduction</p> <p>Effective 1 May 2019</p>	<p><i>Section 1.1.5.1, Non-Assignable Right to Use VisaNet</i></p> <p><i>Section 1.1.6.16, Visa Direct Connect Merchant</i></p>

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Change	Rules
<p>Revisions have been made to introduce requirements for Extended Access Proxy.</p> <p>For more information:</p> <p><i>"Visa Rules Have Been Updated to Introduce a New Endpoint Access Option for Web Services," Visa Business News, 18 July 2019</i></p>	<p><i>Indemnification</i></p> <p><i>Section 8.1.1.1, Deployment of Visa Merchant Direct Exchange (MDEX) at User Sites</i></p> <p><i>Section 8.1.1.3, VisaNet Access Point Security – Visa Merchant Direct Exchange</i></p> <p><i>Section 8.2.1.1, Software Modifications and Prohibition of Reverse-Engineering</i></p>
<p>Token Account Verification Value (TAVV) and Dynamic Token Verification Value (DTVV) Storage Prohibition</p> <p>Effective 19 October 2019</p> <p>The account and transaction information security requirements have been updated to clarify that TAVV or DTVV data must not be stored subsequent to Authorization.</p>	<p><i>Section 1.9.2.1, Account and Transaction Information Security Requirements</i></p>
<p>Consumer Bill Payment Solution Provider Requirements</p> <p>Effective 17 October 2020</p> <p>Revisions have been made to add requirements for Consumer Bill Payment Service (CBPS) providers.</p>	<p><i>Section 5.7.1.2, Required Transaction Receipt Content for All Transactions</i></p>
<p>Streamlining of Transaction Receipt Requirements</p> <p>Effective 19 October 2019</p> <p>Revisions have been made to streamline and globalize requirements for Transaction Receipts.</p> <p>For more information:</p> <p><i>"Updates to Transaction Receipt Requirements," Visa Business News, 26 September 2019</i></p>	<p><i>Section 5.7.1.2, Required Transaction Receipt Content for All Transactions</i></p> <p><i>Section 5.7.1.3, Required Transaction Receipt Content for Dynamic Currency Conversion (DCC) Transactions</i></p>
<p>Transaction Deposit Rationalization</p> <p>Effective 19 October 2019</p> <p>Revisions have been made to rationalize and</p>	<p><i>Deposit</i></p>

Summary of Changes
Interlink Core Rules and Interlink Product and Service Rules

Change	Rules
globalize requirements for Transaction Deposits.	
Revisions to Support PIN on PCI-Compliant Mobile Payment Acceptance Solutions Effective 1 August 2019 Revisions have been made to allow Merchants the option to accept Magnetic-Stripe-read Transactions through alternate means in order to support the Merchant' deployment of PCI-compliant software-based PIN entry solution for commercial-off-the-shelf (COTS) devices.	<u>Section 5.5.1.1, Acceptance Device Requirements</u>
Requirements for Free Trial and Promotional Offer Merchants Effective 18 April 2020 Revisions have been made to update and globally align requirements for Merchants that offer free trials or promotional discounts that then automatically become Recurring Transactions. For more information: <u>"Updated Policy for Subscription Merchants Offering Free Trials or Introductory Promotions," Visa Business News, 20 June 2019</u>	<u>Section 5.7.1.2, Required Transaction Receipt Content for All Transactions</u> <u>Section 5.7.1.3, Required Transaction Receipt Content for Dynamic Currency Conversion (DCC) Transactions</u> <u>Section 11.9.5.1, Dispute Condition 13.5: Misrepresentation – Dispute Reasons</u> <u>Section 11.9.5.2, Dispute Condition 13.5: Misrepresentation – Dispute Rights</u> <u>Section 11.9.5.5, Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements</u> <u>Section 11.9.5.6, Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements</u>
Client Directory Tool Updates Effective 19 October 2019 Revisions have been made to reinforce the requirements for Client Directory updates. For more information: <u>"Client Directory Rules and Requirements Will Be Updated," Visa Business News, 22 August 2019</u>	<u>Section 2.2.2.3, Client Directory Data Submission</u> <u>Section 10.2.2.5, Member Requirements for Third Party Agents</u> <u>Client Contact Tool</u> <u>Client Directory</u> <u>Client Service Provider Directory</u>
Removal of Card Signature Panel	<u>Section 4.1.6.12, Effective Date and Expiration Date</u>

Summary of Changes
Interlink Core Rules and Interlink Product and Service Rules

Change	Rules
<p>Effective 19 October 2019</p> <p>Clarifications have been made to remove the requirement to have a signature panel on a Card.</p> <p>In the US Region: A signature panel will still be required.</p> <p>For more information:</p> <p><i>"Acceptance Policies Clarified for New, Flexible Card Design Options," Visa Business News, 17 October 2019</i></p>	<p><u>Consistency</u></p>
<p>Effective Date Revisions</p> <p>Most effective dates older than 6 months have been deleted.</p>	
<p>Editorial Changes</p> <p>Editorial revisions have been made to ensure consistency and clarity and to delete obsolete or redundant language.</p>	

ID# 0030660

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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: Oct 2019 | 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..."

Interlink Core Rules and Interlink Product and Service Rules

- 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: Oct 2019 | 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: Oct 2019 | 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 <i>Interlink Core Rules and Interlink Product and Service Rules</i>
Last Updated	The month/year in which the rule was last changed

ID# 0020316

Edition: Oct 2019 | Last Updated: Oct 2015

Contact Information

Members may send comments, suggestions, or questions about the Interlink Rules via email to VisaRulesInquiries@visa.com. The email should include the Member's Business ID and telephone number.

ID# 0020318

Edition: Oct 2019 | 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.

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.

ID# 0025926

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1.1.3 Confidentiality

1.1.3.1 Visa Confidential and Visa Restricted Materials – Member Responsibilities

An Interlink Member 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

ID# 0000467

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1.1.3.2 Confidentiality of Visa and Interlink Systems Information

An Interlink Member, a Processor acting on behalf of an Interlink Member, 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, 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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1.1.3.3 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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1.1.3.4 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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1.1.4 Interlink Rights

1.1.4.1 Visa and Interlink Ownership of Intellectual Property

A participant in the Interlink Network must recognize Visa's and Interlink's ownership of its intellectual property, 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.

An Interlink Member or a Visa Merchant Direct Exchange Merchant 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, except for Merchant- or Member-supplied data or equipment.

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1.1.4.2 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
- 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.

ID# 0007121

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1.1.4.3 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.

ID# 0030390

Edition: Oct 2019 | Last Updated: Apr 2018

1.1.5 Use of VisaNet

1.1.5.1 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 *Letter of Agreement* (Exhibit D).

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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1.1.5.2 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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1.1.6 Liabilities and Indemnifications

1.1.6.1 Disclaimer of Warranty and Representation

INTERLINK DOES NOT MAKE OR GIVE, AND HEREBY EXPRESSLY DISCLAIMS, ALL WARRANTIES, REPRESENTATIONS, OR CONDITIONS, BOTH EXPRESS AND IMPLIED, ARISING BY STATUTE OR OTHERWISE IN LAW, OR FROM A COURSE OF DEALING OR USAGE OF TRADE, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTY, REPRESENTATION, OR CONDITION OF MERCHANTABILITY, MERCHANTABLE QUALITY, OR FITNESS FOR ANY PURPOSE, PARTICULAR, SPECIFIC, OR OTHERWISE, OR ANY WARRANTY OF TITLE OR NON-INFRINGEMENT, FOR ANY OF THE PRODUCTS, PROCESSING, SERVICES, PROGRAMS, SPECIFICATIONS, STANDARDS, SOFTWARE, HARDWARE, OR FIRMWARE CREATED, SUPPLIED, REQUIRED, LICENSED, OR APPROVED BY INTERLINK, OR REFERENCED IN THE *INTERLINK CORE RULES AND INTERLINK PRODUCT AND SERVICE RULES*, OR OPERATING PRINCIPLES.

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1.1.6.2 Application of Liabilities and Indemnification

Notwithstanding anything to the contrary defined in the Interlink Rules Glossary for purposes of *Section 1.1.6, Liabilities and Indemnifications*, "Interlink" includes the Interlink Network and the following entities when they are involved on behalf of Interlink in a situation giving rise to any Claim or Liability:

- Subsidiaries and affiliates
- Business partners
- Contractors
- Employees
- Officers
- Processors
- Directors
- Agents
- Representatives
- Visa U.S.A. and its subsidiaries and affiliates
- Visa International and its subsidiaries and affiliates

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1.1.6.3 Interlink Indemnification – General

Interlink is not liable for, and a Member is responsible for and Indemnifies Interlink for and against, Claims and Liabilities arising out of or in connection with any of the following:

- Direct or indirect use of, offering of, or participation in any processing, product, program, service, specification, standard, software, hardware, or firmware referenced in the Interlink Rules or operating principles, or created, supplied, required, licensed, or approved by Interlink, Visa U.S.A., or Visa International
- The use of Interlink Marks, including any materials produced by or for a Member
- The use of Non-Interlink Marks or Trade Names, or non-Interlink-specified technology, including without limitation software or hardware, in connection with any processing, product, program, service, specification, standard, software, hardware, or firmware created, supplied, required, licensed, or approved by Interlink, Visa U.S.A., or Visa International, or referenced in the Interlink Rules or operating principles
- Any other cause whatsoever, without limitation

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1.1.6.4 Member Indemnification of Interlink

An Interlink Member is responsible for, and Indemnifies Interlink against Claims and Liabilities involving any of the following entities or persons:

- Interlink
- Members
- Members of Group Members
- Sponsored Members
- Member agents
- Member business partners
- Member representatives
- Vendors to Members
- Member officers
- Member employees
- Merchants
- Cardholders

- Third parties contributing to a Claim or Liability
- Prepaid Partners
- Visa U.S.A. and its subsidiaries and affiliates
- Visa International and its subsidiaries and affiliates

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1.1.6.5 BIN Licensee and Acquiring Identifier Licensee Indemnification of Interlink

A BIN or Acquiring Identifier owner is responsible for, and Indemnifies Interlink for and against, all activities associated with its BIN or Acquiring Identifier.

A sponsor is responsible for, and Indemnifies Interlink for and against, all activities associated with a non-Interlink-assigned BIN or Acquiring Identifier licensed to its sponsored Members.

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1.1.6.6 Maximum Interlink Liability

In no event will Interlink be liable in the aggregate for any individual or related series of Claims or Liabilities in an amount exceeding USD 1,000,000.

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1.1.6.7 PIN Security Indemnification

By submitting a Transaction into Interchange, an Acquirer warrants that required safeguards, as specified in the PIN Management Requirements Documents, are protecting PINs. The Acquirer agrees to Indemnify the Issuer for and against Claims and Liabilities resulting from the Acquirer's breach of this warranty.

The recovery under this warranty does not extend to any losses incurred by an Issuer for Transactions resulting from an Account Data Compromise Event.

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1.1.6.8 Indemnification Related to Third Party Agents

An Interlink Member Indemnifies Interlink for and against Claims and Liabilities arising out of or in connection with the Interlink Member's use of Third Party Agents, Independent Contractors, or third-party servicers for Cardholder solicitation, Card issuance, Merchant solicitation, sales, and

service, Merchant Transaction processing solicitation, or Merchant Transaction processing, or the Interlink Member's use of the Agent Reference File.

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1.1.6.9 Indemnification Related to Non-Interlink-Assigned BIN or Acquiring Identifier

An Interlink Member using a non-Interlink-assigned BIN or Acquiring Identifier must represent and warrant to Interlink and its Interlink Members that its use of the non-Interlink-assigned BIN or Acquiring Identifier in connection with Interlink services is duly authorized by the authority under which the Interlink Member obtained use of the BIN or Acquiring Identifier. The Interlink Member also must Indemnify Interlink and its Interlink Members for and against Claims and Liabilities arising out of or in connection with the Interlink Member's use of the non-Interlink-assigned BIN or Acquiring Identifier.

A sponsor is responsible for, and Indemnifies Interlink for and against, all activities associated with a non-Interlink-assigned BIN or Acquiring Identifier licensed to its sponsored Members.

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1.1.6.10 Indemnification Related to Promotional Activity

An Interlink Member that refers to any promotional activity of Interlink in its collateral materials Indemnifies Interlink for and against Claims and Liabilities asserted by the Interlink Member's Cardholders, Merchants, or Agents arising out of or in connection with collateral materials and non-compliance with this section.

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1.1.6.11 Indemnification Related to Cardholder and Merchant Solicitation

Interlink is not liable for any Claims or Liabilities incurred by Interlink Members or their Agents, brokers, Cardholders, or Merchants, arising out of or in connection with the Interlink Member's use of Agents for Cardholder solicitation, Card issuance, Merchant solicitation, Merchant Transaction processing solicitation, or Merchant Transaction processing.

The Interlink Member indemnifies and holds harmless Interlink from any and all Claims and Liabilities arising from the Interlink Member's use of Agents for Cardholder solicitation, Card issuance, Merchant solicitation, Merchant Transaction processing solicitation, or Merchant Transaction processing.

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1.1.6.12 Indemnification Related to Healthcare Auto-Substantiation Transactions

Interlink is not liable for Claims or Liabilities asserted or incurred by Interlink Members, their Merchants, or their Cardholders, caused by inaccuracies, errors, or delays in Healthcare Auto-Substantiation Transactions or otherwise associated with Healthcare Auto-Substantiation Transactions.

A Member submitting information regarding Healthcare Auto-Substantiation Transactions Indemnifies Interlink for and against Claims and Liabilities arising out of or in connection with the accuracy or quality of information submitted for such Transactions.

A Member that obtains information regarding Healthcare Auto-Substantiation Transactions Indemnifies Interlink for and against Claims and Liabilities asserted or incurred by its Merchants or Cardholders.

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1.1.6.13 Indemnification Related to System Use by Member Agent

Any Interlink Member that designates a Processor or other entity, whether a Member or a non-Member, to perform activities related to Interlink or VisaNet on its behalf, or other agent to perform any other services in connection with the operation of the Member's Interlink-related business, Indemnifies Interlink and its Members for and against Claims and Liabilities asserted or incurred by Interlink and its Members arising out of or in connection with the Processor's or other entity's, performance or non-performance in connection with Interlink or VisaNet, or other agent's performance or non-performance of services in support of the Member's Interlink-related business.

This applies whether or not the performance or non-performance was in connection with services provided by the Processor, or other entity, or agent to the Interlink Member, or the person responsible was, or is alleged to have been, authorized or unauthorized.

The Liability of Interlink Members pursuant to this section is joint and several.

ID# 0007563

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1.1.6.14 Systems Failure Responsibility

Interlink is not responsible for Claims or Liabilities arising out of, but not limited to the following:

- Mechanical or other breakdown, malfunction, or defect of any equipment, facilities, or computer programs used by Interlink to perform network services

- Delay or failure to provide services to authorizing Processors
- Loss or destruction of any information furnished by Interlink Members to the V.I.P. System
- Supplying authorizing Processors with any information through the V.I.P. System or any successor system that is incomplete, incorrect, or otherwise erroneous
- Testing of equipment and reporting of test results to Interlink Members by Interlink or Visa U.S.A.
- Any Liability incurred by an Interlink Member or its Agents, Cardholders, customers, or Merchants in connection with the Interlink Member's use of VisaNet or the performance of Interlink services.

ID# 0007629

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1.1.6.15 Liability Allocation

Without regard to *Section 1.1.6, Liabilities and Indemnifications*, Liability to Indemnify Interlink for Claims or Liabilities arising out of or in connection with, or in connection with, the V.I.P. System or any successor system, including, without limitation, the PIN Verification Service, Key Management Service, VisaNet Access Resumption Service, BackOffice Adjustment System, Terminal Standardization Program, or the Single Message Service will be allocated between Issuers and Acquirers as follows:

- Issuers have primary responsibility for, and Indemnify Interlink for and against Claims and Liabilities arising out of or in connection with its Cardholders.
- Acquirers have primary responsibility for and Indemnify Interlink for and against Claims and Liabilities arising out of or in connection with their Merchants.
- Acquirers are responsible for and Indemnify Interlink for and against, Claims and Liabilities arising out of or in connection with the processing of any non-Interlink transaction through Interlink or VisaNet.
- Interlink Members are responsible for and Indemnify Interlink for and against, Claims and Liabilities arising out of or in connection with property damage, bodily injury, or both, incurred at their locations or at the location of their Agent.

Without regard to *Section 1.1.6, Liabilities and Indemnifications*, and to the extent that Interlink is insured for the Liabilities specified in that section, an Interlink Member is not responsible for Liabilities incurred in connection with the:

- Location of a VisaNet Access Point at a Merchant Outlet
- Activities of Visa employees, Agents, or representatives at the Merchant Outlet

ID# 0007630

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1.1.6.16 Visa Direct Connect Merchant Indemnification

Any Acquirer that signs a Visa Merchant Direct Exchange Merchant Indemnifies Interlink for and against Claims and Liabilities incurred by Interlink arising out of or in connection with any failure by the Visa Merchant Direct Exchange Merchant to perform as specified in Section 1.1.5.2, Restricted Use of VisaNet.

Any Acquirer that signs a Visa Merchant Direct Exchange Merchant is responsible for and must Indemnify Interlink for and against Claims and Liabilities for which Interlink is uninsured, incurred in connection with the location of a VisaNet Access Point at a Visa Merchant Direct Exchange Merchant Outlet or the activities of Interlink or Visa employees, Agents, or representatives at the Visa Merchant Direct Exchange Merchant Outlet.

Any Acquirer that designates a VisaNet Processor or other entity, whether an Acquirer or Visa Merchant Direct Exchange Merchant, to perform activities related to VisaNet on its behalf, or other agent to perform any other services in connection with the operation of the Acquirer's Interlink-related business, Indemnifies Interlink and its Members for and against Claims and Liabilities incurred by Interlink and its Members arising out of or in connection with the VisaNet Processor's or other entity's performance or non-performance in connection with VisaNet, or other agent's performance or non-performance of services in support of Interlink-related business.

This Indemnification applies whether or not the performance or non-performance was in connection with services provided by the VisaNet Processor or other entity or agent to the Member, or the person responsible was, or is alleged to have been, authorized or unauthorized.

The Liability of Acquirers or Visa Merchant Direct Exchange Merchants pursuant to this section is joint and several.

ID# 0027071

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1.1.6.17 Lawfulness of Interlink Transactions

By submitting Transactions into Interchange, an Acquirer warrants that the Transaction and the Transaction Receipt do not violate, and will not cause an Issuer to violate, applicable laws or regulations. The Acquirer agrees to Indemnify the Issuer and Visa for and against Claims and Liabilities arising out of or in connection with the Acquirer's breach of this warranty.

ID# 0000811

Edition: Oct 2019 | Last Updated: Apr 2018

1.1.6.18 Lawfulness of Non-Interlink Transactions

An Acquirer that submits a non-Interlink transaction into Interchange:

- Warrants that the transaction does not violate, and will not cause an Issuer to violate, applicable law
- Indemnifies the Issuer for and against Claims and Liabilities arising from a breach of this warranty
- Indemnifies Interlink for and against Claims and Liabilities arising from the processing of any non-Interlink transaction

ID# 0008060

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1.1.6.19 Issuer Liabilities Related to Lost or Stolen Card Reports

An Issuer is responsible for Claims and Liabilities arising out of or in connection with any error or omission in connection with accepting a lost or stolen Card report or blocking the reported lost or stolen Card's Account Number on the Exception File.

ID# 0000704

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1.1.6.20 Indemnification Related to Affinity/Co-Brand Card Program

An Interlink Issuer that issues Affinity/Co-Brand Cards Indemnifies Interlink, its respective Interlink Members, and their respective directors, officers, employees, and Agents for and against Claims and Liabilities asserted or incurred arising out of or in connection with the Affinity Card program including, but not limited to, violations of:

- *Interlink Core Rules and Interlink Product and Service Rules*
- Interlink Network, Inc. Bylaws
- Federal, state, or local laws or regulations

ID# 0030387

Edition: Oct 2019 | Last Updated: Apr 2018

1.1.6.21 Indemnification Related to Campus Card Program

An Issuer that issues Campus Cards Indemnifies Interlink, its respective Interlink Members, and their respective directors, officers, employees, and Agents for and against Claims and Liabilities asserted or incurred arising out of or in connection with the issuance or use of the Campus Card including, but not limited to, violations of:

- *Interlink Core Rules and Interlink Product and Service Rules*
- Interlink Network, Inc. Bylaws
- Federal, state, or local laws or regulations

ID# 0030388

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1.1.6.22 Indemnification Related to Contactless Chip Cards

An Issuer and/or its designated agent that provides a Contactless Chip Card to a Cardholder is responsible for, and Indemnifies Interlink for and against, Claims and Liabilities arising out of or in connection with the use of the Contactless Chip Card, including, but not limited to, interference with the proper functioning of a mobile phone or other device to which the Contactless Chip Card is attached.

ID# 0030389

Edition: Oct 2019 | Last Updated: Apr 2018

1.2 Licensing and Numerics Management

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.

ID# 0030483

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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

ID# 0006267

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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.

ID# 0007761

Edition: Oct 2019 | Last Updated: Apr 2018

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 the Interlink Mark.

ID# 0003581

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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 reasonable 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

ID# 0030484

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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.

ID# 0030382

Edition: Oct 2019 | Last Updated: Apr 2018

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

Interlink Core Rules

1 Interlink Core Rules

Interlink Core Rules and Interlink Product and Service Rules

- 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.

ID# 0030383

Edition: Oct 2019 | Last Updated: Apr 2018

1.3.3 Protecting the Interlink Brand

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.

ID# 0007762

Edition: Oct 2019 | Last Updated: Oct 2014

1.4 Issuance

1.4.1 Notification and Disclosure

1.4.1.1 International Transaction or 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.

ID# 0000387

Edition: Oct 2019 | Last Updated: Apr 2017

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.

ID# 0003555

Edition: Oct 2019 | Last Updated: Oct 2015

1.4.2 Issuer Operational Standards

1.4.2.1 PIN Issuance

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
- Visa Prepaid Card where cash access is restricted

ID# 0004019

Edition: Oct 2019 | Last Updated: Apr 2019

1.4.2.2 Issuer Responsibility for Stand-In Processing Authorizations

An Issuer is responsible for a Transaction authorized by Stand-In Processing and must settle for the full amount of the Transaction.

This requirement does not apply in the Canada Region.

ID# 0004386

Edition: Oct 2019 | Last Updated: Oct 2014

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

ID# 0025743

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1.4.3 Notification to Visa of Loss or Theft

1.4.3.1 Notification of Loss or Theft of Account Information

An Interlink Member must immediately notify Interlink of the suspected or confirmed loss or theft, including a loss or theft by one of the Interlink Member's Agents, of any material or records that contain Account information. Such loss may be reported on behalf of the Interlink Member by one of its Agents, or a Merchant or one of its agents.

The notification must contain all of the following information, if available:

- Issuer name
- Form, number, and range of Account information missing
- Specific Account Numbers missing
- Type of Account information on missing material
- Pertinent details about the loss or theft and ensuing investigation
- Contact name and telephone number for additional information
- Name and telephone number of person reporting the loss or theft

ID# 0009012

Edition: Oct 2019 | Last Updated: Oct 2015

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 Interlink Transaction.

The Issuer may increase the amount of the Cardholder's liability for unauthorized Interlink 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.

ID# 0029460

Edition: Oct 2019 | Last Updated: Oct 2017

1.4.5 Records Retention

1.4.5.1 Retention of Merchant Records

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.

The Interlink Member must maintain such information records for the later of:

- Two years
- As required by applicable law

ID# 0008474

Edition: Oct 2019 | Last Updated: Apr 2018

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

ID# 0008478

Edition: Oct 2019 | Last Updated: Apr 2017

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.

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

An Acquirer may only accept Transactions from a Merchant with which it has a valid Merchant Agreement.

ID# 0003356

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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

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.

ID# 0008496

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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

ID# 0007778

Edition: Oct 2019 | Last Updated: Apr 2018

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.

ID# 0003018

Edition: Oct 2019 | Last Updated: Oct 2018

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.

ID# 0030393

Edition: Oct 2019 | Last Updated: Apr 2018

1.5.5.2 Surcharges

Except as specified in *Section 5.1.1.4, 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.

ID# 0006948

Edition: Oct 2019 | Last Updated: Oct 2016

1.5.5.3 Scrip Prohibition

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

ID# 0008708

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1.6 Transaction Processing

1.6.1 Settlement

1.6.1.1 Interlink Approval of Member Settlement Bank

Interlink must approve each a Settlement Bank (including a Correspondent Bank or Intermediary Bank). Interlink may require a Member to change Settlement Bank arrangements if Interlink determines that either the:

- Settlement Bank is not operated in a safe and sound manner
- Use of the Settlement Bank exposes Interlink or its Members to risk of financial loss

When selecting its Settlement Bank, a Member must consider financial, operational, and security risks, including trade-offs. The Member must monitor these risks and take remedial action if such risks are above its tolerance threshold.

ID# 0008866

Edition: Oct 2019 | Last Updated: Apr 2017

1.6.1.2 Account Used for Interlink Settlement

A Member agrees that, by providing a Settlement Reporting Entity for a BIN or an Acquiring Identifier, Interlink Settlement for the Member's Settlement Currency for the BIN or Acquiring Identifier may occur through the Settlement Bank account used for the Funds Transfer Settlement Reporting Entity associated with the Settlement Reporting Entity, as designated by the Member, or a Clearing Processor as approved by Interlink, responsible for such Funds Transfer Settlement Reporting Entity.

ID# 0026050

Edition: Oct 2019 | Last Updated: Oct 2019

1.6.1.3 Requirement for Sufficient Settlement Funds

A Member must maintain sufficient funds in both the:

- Settlement account(s) at its designated Settlement Bank to complete Settlement at the required time
- Account(s) used for Interlink Settlement at the Correspondent Bank or Intermediary Bank, if the Settlement Bank uses a Correspondent Bank or Intermediary Bank

Interlink settles a Member's endpoint net Settlement Amount by funds transfer between the Member's Settlement Bank and the Interlink Settlement Bank on each business day.

The central bank¹ associated with a Settlement Currency determines the holidays and business days for each Settlement Currency.

¹ A government agency responsible for the supervision and operation of banking activities for the national government. Central bank activities generally include maintaining reserve accounts required of depository institutions, regulating money supply, transferring funds, and acting as fiscal agent for the government.

ID# 0008867

Edition: Oct 2019 | Last Updated: Oct 2016

1.6.1.4 Settlement Currency Requirements

A Member must designate with Interlink at least one Settlement Currency for use in Settlement.

ID# 0008845

Edition: Oct 2019 | Last Updated: Oct 2014

1.6.1.5 Settlement Postponement

If Interlink cannot complete the processing cycle in sufficient time to effect funds transfers, it will do all of the following:

- Postpone Settlement
- Notify Members of the situation
- Make Settlement on the next day that the Interlink Settlement Bank is open

ID# 0006209

Edition: Oct 2019 | Last Updated: Oct 2017

1.6.1.6 Interlink Rights in Calculating Settlement

Interlink may, at its discretion, offset or otherwise net all or some Settlement and other financial obligations or separate Settlement totals when calculating Settlement Amounts owed to, or by, a Member if a Member either:

- Participates in one or more Settlement systems operated by Interlink, or its subsidiaries or affiliates, operated privately, or operated by a third party, involving separate Settlement totals arising out of Transactions with payment devices or instruments bearing one or more of the Visa-Owned Marks
- Owes Interlink any financial obligation arising under the Interlink Rules, requirements adopted by the Interlink Board of Directors, or otherwise

Interlink may:

- Offset or otherwise net all or some Settlement and financial obligations of, or owed to, a Member or Members, or Settlement totals of certain or all Members using the same Funds Transfer Settlement Reporting Entity for Settlement
- Exercise these settlement rights via a Fee Collection Transaction

ID# 0005632

Edition: Oct 2019 | Last Updated: Oct 2014

1.6.1.7 Satisfaction of Member Settlement Obligations

Transfer by the Interlink Member, as specified in *Section 7.8.1.1, Settlement Funds Transfer Requirements*, of the amounts due in Settlement to the Interlink account at the Interlink Settlement Bank discharges and satisfies all obligations of the Interlink Member in connection with the Settlement.

ID# 0005631

Edition: Oct 2019 | Last Updated: Apr 2015

1.6.1.8 Satisfaction of Interlink Settlement Obligations

Transfer by Interlink, as specified in *Section 7.8.1.1, Settlement Funds Transfer Requirements*, of the amounts due in Settlement for a Member's Settlement Currency to the Interlink account at the Interlink Settlement Bank discharges and satisfies all obligations of Interlink and its Interlink Members in connection with such Settlement.

ID# 0005630

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1.6.1.9 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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1.6.1.10 Interlink Right to Impose Obligations on Members to Ensure Settlement

Interlink, under the *Interlink Network, Inc. By-Laws*, may impose financial or other obligations on a Member, including financial collateral obligations to cover the Member's Settlement obligations in connection with Settlement systems operated by Interlink. If a Member does not satisfy financial obligations adopted under the *Interlink Network, Inc. By-Laws*, Interlink will collect those obligations through a Fee Collection Transaction as part of Settlement.

ID# 0005627

Edition: Oct 2019 | Last Updated: Oct 2016

1.7 Processing Products

Reserved for future use.

1.8 Interchange

Reserved for future use.

1.9 Risk

1.9.1 Corporate Risk Reduction

1.9.1.1 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.

ID# 0000652

Edition: Oct 2019 | Last Updated: Oct 2014

1.9.1.2 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
- 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
- Providing a copy of the Member's anti-money laundering plan if requested by Interlink
- Ensuring the adequacy of the applicable controls implemented by designated agents of the Member

ID# 0000653

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1.9.1.3 Anti-Money Laundering Program Compliance

If Interlink determines that a Member or the Member's designated agent has failed to comply with *Section 1.9.1.1, Anti-Money Laundering Program Requirement*, and *Section 1.9.1.2, 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

ID# 0000654

Edition: Oct 2019 | Last Updated: Oct 2014

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

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.

ID# 0007117

Edition: Oct 2019 | Last Updated: Apr 2018

1.9.2 Information Security

1.9.2.1 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)*.

A US 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.

ID# 0002228

Edition: Oct 2019 | Last Updated: Oct 2019

1.9.2.2 Cardholder and Transaction Information Disclosure Limitations

An Acquirer must obtain the prior written consent of the Issuer and Interlink before disclosing a Cardholder's Account Number, 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 an Account Number, 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.

ID# 0026337

Edition: Oct 2019 | Last Updated: Apr 2016

1.9.2.3 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.

ID# 0002389

Edition: Oct 2019 | Last Updated: Oct 2019

1.9.3 Agents

1.9.3.1 Processor Disclosure of Account or Interlink 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 Account Numbers, personal information, or other Interlink 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

ID# 0025875

Edition: Oct 2019 | Last Updated: Oct 2019

1.9.3.2 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.

ID# 0025892

Edition: Oct 2019 | Last Updated: Oct 2014

1.9.3.3 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 (Exhibit F)”
- 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.

ID# 0025893

Edition: Oct 2019 | Last Updated: Oct 2016

1.10 Dispute Resolution

1.10.1 Disputes

1.10.1.1 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.

ID# 0003287

Edition: Oct 2019 | Last Updated: Apr 2018

1.10.1.2 EMV Liability Shift Participation

In the US and Canada Regions, the EMV liability shift applies to qualifying Transactions, as follows:

Table 1-1: EMV Liability Shift Participation

EMV Liability Shift Dates	Transactions Subject to EMV Liability Shift
Effective through 30 September 2020	All domestic and interregional ¹ counterfeit POS Transactions, except US domestic Automated Fuel Dispenser Transactions
Effective 1 October 2020	All domestic and interregional ¹ counterfeit POS Transactions

Table 1-1: EMV Liability Shift Participation (continued)

EMV Liability Shift Dates	Transactions Subject to EMV Liability Shift
¹ Between the US Region and Canada Region	

ID# 0008190

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1.10.2 Arbitration and Compliance

1.10.2.1 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 filing fee.

ID# 0001449

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1.10.2.2 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.

ID# 0027133

Edition: Oct 2019 | Last Updated: Apr 2018

1.10.2.3 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, the requesting Member may collect this amount from the opposing Member through VisaNet.
- Review fee

When the case is adjudicated, Interlink will collect the review fees through the Global Member Billing Solution 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.

ID# 0003623

Edition: Oct 2019 | Last Updated: Apr 2019

1.10.2.4 Arbitration or Compliance Appeal

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

ID# 0001440

Edition: Oct 2019 | Last Updated: Apr 2018

1.11 Fees and Non-Compliance Assessments

1.11.1 Fee Assessment by Interlink

1.11.1.1 Interlink Network Fee Determination and Application

Interlink calculates and assesses fees and charges to each Interlink Member, as established or amended from time to time, and specified in the following Fee Schedules, as applicable:

- Visa Canada Fee Schedule
- Visa U.S.A. Fee Schedule

The Interlink Member is responsible for payment of all fees and charges in connection with its or its affiliates' access to, or use of, the Interlink Network and its products and services.

Interlink will debit each Interlink Member's Settlement Account for the amount of the fees that are reflected on the statement transmitted to each Interlink Member.

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1.11.1.2 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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1.11.1.3 Quarterly Reporting Fee Remittance Penalties

Interlink imposes a non-compliance assessment equal to 5% of quarterly Card service fee payment amount or USD 100, whichever is greater, but not exceeding USD 10,000 to an Interlink Member for failure to provide a quarterly report within 30 calendar days from quarter end.

Interlink may require a same-day wire transfer or initiate a fee collection.

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1.11.2 Non-Compliance Assessments

1.11.2.1 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 1.11.2.2, General Non-Compliance Assessment Schedules*, and *Section 1.11.2.8, Willful or Significant Violations Schedules*. 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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1.11.2.2 General Non-Compliance Assessment Schedules

Effective through 24 January 2020

The non-compliance assessments specified in *Table 1-2, General Schedule of Non-Compliance Assessments*, may be assessed for a violation of the Interlink Rules and are in addition to any other non-compliance assessments specified in the Interlink Rules.

Table 1-2: General Schedule of Non-Compliance Assessments

Violation	Non-Compliance Assessment
First violation of rule	Warning letter with specific date for correction and USD 1,000
Second violation of same rule in a 12-month period after Notification of first violation	USD 5,000
Third violation of same rule in a 12-month period after Notification of first violation	USD 10,000
Fourth violation of same rule in a 12-month period	USD 25,000

Table 1-2: General Schedule of Non-Compliance Assessments (continued)

Violation	Non-Compliance Assessment
after Notification of first violation	
5 or more violations of same rule in a 12-month period after Notification of first violation	Interlink discretion
If the 12-month period is not violation-free and the non-compliance assessments total USD 25,000 or more	Additional non-compliance assessment equal to all non-compliance assessments levied during that 12-month period

Effective 25 January 2020

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 1.11.2.1, Interlink Right to Impose Non-Compliance Assessments*.

Where the violation is considered “willful” or “significant”, non-compliance assessments in *Section 1.11.2.8, Willful or Significant Violations Schedules*, 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: <ul style="list-style-type: none"> • 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:	Non-compliance assessment of USD 50,000

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

Event	Interlink Action/Non-Compliance Assessment
<ul style="list-style-type: none"> Rule violation not corrected Rule violation corrected but violation of same rule repeated after correction 	
60 calendar days have passed after response due and either: <ul style="list-style-type: none"> 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 and either: <ul style="list-style-type: none"> Rule violation not corrected Rule violation corrected but violation of same rule repeated after correction 	Non-compliance assessment of USD 150,000 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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:	Non-compliance assessment of USD 25,000

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

Event	Interlink Action/Non-Compliance Assessment
<ul style="list-style-type: none"> Rule violation not corrected Rule violation corrected but violation of same rule repeated after correction 	
90 calendar days have passed after response due and either: <ul style="list-style-type: none"> 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.

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1.11.2.3 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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1.11.2.4 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 1.11.2.9, Enforcement Appeals*.

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

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1.11.2.5 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.

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1.11.2.6 Non-Compliance Assessment Payment

Interlink will apply any non-compliance assessment or investigative cost in the Member's next billing statement. An amount equal to the outstanding balance on any billing statement will be added to the balance due, as follows:

- If payment is not received within the 30-calendar-day period
- For each successive 30-calendar-day period, until paid

Interlink may collect any non-compliance assessments, together with costs that are not paid within 30 calendar days of the billing statement date, via a setoff against any monies owed by Interlink to the Interlink Member.

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1.11.2.7 Interlink Member Responsibility for Investigative Costs

In response to an investigation by Interlink of any Interlink Rules violation, the Interlink Member must respond and provide information within the specified timeframe.

The violating Member must pay Interlink all investigative costs incurred by Interlink, in addition to any non-compliance assessments.

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1.11.2.8 Willful or Significant Violations Schedules

Effective through 24 January 2020

In addition to the non-compliance assessments specified in the Interlink Rules, a Member found to have willfully 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 further non-compliance assessment. A violation is considered "willful" if the Member knew, or should have known, or its knowledge can be fairly implied, that its conduct constituted a violation of the Interlink Rules.

When determining the amount of a non-compliance assessment, in addition to the criteria above, all of the following will be considered:

- Type of violation
- Nature of the damage, including the amount incurred by Interlink and 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

Effective 25 January 2020

A Member found to have either willfully and/or 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 for either:

- Violations as specified in *Table 1-5, 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 1-6, 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 1.11.2.1, Interlink Right to Impose Non-Compliance Assessments*.

Table 1-5: Non-Compliance Assessments for Willful Violations of the Interlink Rules

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Both: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 1-6: Non-Compliance Assessments for Significant Violations of the Interlink Rules

Event	Interlink Action/Non-Compliance Assessment
Notification issued for violation of a rule	Both: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.

1.11.2.9 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.



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 requests a Numeric ID must ensure that its Processor and Third Party Agent uses the Numeric ID only for the activity for which the Numeric ID was assigned and approved by Interlink.

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

If a Numeric ID is used for a purpose other than that approved by Interlink, Interlink may block and remove the Numeric ID from VisaNet.

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2.2.2.3 Client Directory Data Submission

Effective through 18 October 2019

An Interlink Member or Processor assigned a BIN or an Acquiring Identifier or Routing ID must submit online to Interlink any new or revised Visa Client Directory data, as follows:

- All directory data, within 10 business days of BIN or Acquiring Identifier or Routing ID implementation
- All directory updates, at least 10 business days before the effective date of the change

Effective 19 October 2019

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:

Interlink Product and Service Rules

2 Licensing and Numerics Management

Interlink Core Rules and Interlink Product and Service Rules

- 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

Interlink Product and Service Rules

2 Licensing and Numerics Management

Interlink Core Rules and Interlink Product and Service Rules

ID# 0026514

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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.

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 (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

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3.2.1.3 Restriction on the 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 (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 U.S. Covered Debit Card

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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 of Marks at the Point-of-Sale

A Merchant must display the Interlink Mark prominently, as follows:

- At the Merchant entrance or storefront, wherever any other Acceptance Mark is displayed to indicate acceptance of Cards
- On the payment Acceptance Device, as specified in the *Visa Product Brand Standards*

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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.

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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 embossed¹ Primary Account number within the following timeframes from the date the Issuer commences Interlink Transaction processing:

- One 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

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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

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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 Interlink Technical Specifications
 - The PIN Management Requirements Documents
- Processes Authorization Requests and Authorization Responses for all of the following:
 - Purchase Transactions
 - Balance inquiries
 - Pre-Authorizations

- Reversals
- Dispute Reversals
- Credit Transactions
- Disputes, Dispute Responses, Acquirer-initiated pre-Arbitration attempt and Adjustments
- Quasi-Cash Transactions
- Responses to each of the above Transactions

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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

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.

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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 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-Branded Card must not be used to debit any account other than the Primary Account maintained by the Issuer in connection with that Affinity/Co-Branded 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 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.

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4.1.4 PIN Requirements

4.1.4.1 PIN Standards

An Issuer must require a PIN to contain a minimum of 4 and a maximum of 12 alphanumeric characters.

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4.1.5 Provisional Credit

4.1.5.1 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.

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4.1.6 Chip Issuance Requirements

4.1.6.1 Issuer Requirements for Chip Cards

A Chip Card Issuer must notify Interlink of its intention to use Chip technology on Cards at least 60 calendar days before issuance, and meet all of the following requirements:

- All Chip Cards must successfully complete the *Visa Chip Security Program – Security Testing Process*.
- Any Chip used to facilitate an Interlink Transaction must comply with Visa Chip security and service-level standards.
- The payment data encoded on the Magnetic Stripe of a Chip Card must also be contained in the Chip.
- The Account Number identified in the Magnetic Stripe and, if applicable, displayed on the Card must be the designated primary Account Number contained in the Chip.
- If account priorities determine the order in which accounts are displayed or reviewed by the Chip-Reading Device, the first priority account must be the same as the account that is encoded on the Magnetic Stripe, and if applicable, displayed on the front of the Card.
- The Issuer must ensure that it is designated and identified to the Cardholder as the only Issuer of the Chip Card.

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4.1.6.2 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, as permitted by applicable laws or regulations
- Designate an Account Number 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

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4.1.6.3 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.

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4.1.6.4 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	Any	Optional	Required	N/A

Table 4-1: Contactless Payment Device Issuer Requirements (continued)

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
	US Territories				
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 Visa Card, not permitted for tokenized Transactions	Required

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4.1.6.5 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 Visa 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 Visa 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

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4.1.6.6 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 Specifications¹
- 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 (Contactless-Only Payment Device may be assigned a different Account Number).

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

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4.1.6.7 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.

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4.1.6.8 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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4.1.6.9 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.

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4.1.6.10 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. Online Card Authentication support may be provided by the Issuer directly, or through either:

- VisaNet
- Third party/VisaNet Processor

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4.1.6.11 Service Codes on Chip Cards

An Issuer must use a Service Code beginning with 2 or 6 on all EMV-Compliant and VIS-Compliant Chip Cards bearing the Interlink Marks.

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4.1.6.12 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 products¹

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.

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4.1.6.13 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

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4.1.6.14 Chip Card Payment Application Options

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

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4.1.6.15 Dynamic Data Authentication (DDA) Issuer Requirement

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

- Support DDA¹ (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.

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4.1.6.16 Application Identifier Priority – US Region 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.

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4.1.6.17 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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4.1.6.18 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*

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4.1.6.19 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.

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4.1.6.20 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.

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4.1.6.21 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.

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4.1.6.22 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*

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4.1.6.23 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).

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4.1.6.24 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.

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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.

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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

- The Transaction is processed within 2 hours of the Pre-Authorization Request

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.

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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 both:

- 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
- The Pre-Authorization Completion message is received within 2 hours of initiating the Pre-Authorization Request

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

- The final Transaction amount is less than or equal to the amount preauthorized
- The Pre-Authorization Completion message is received within 2 hours of initiating the Pre-Authorization Request

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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.

ID# 0030436

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4.4 Prepaid

4.4.1 Prepaid – Issuer Requirements

4.4.1.1 Prepaid Card Cash Access Restrictions

Unless an Issuer has completed Cardholder verification, the Issuer must restrict cash access by declining the following Transaction types:

- Cash Back Transactions
- Quasi-Cash Transactions

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4.4.2 Prepaid – Authorization Service/Funds Access

4.4.2.1 Partial Authorization Service for Prepaid Card Issuers

A Visa Prepaid Card Issuer and its VisaNet Processor must support Partial Authorization Transactions and Authorization Reversals.

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4.4.3 Prepaid – General Purpose/Load Requirements

4.4.3.1 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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4.4.3.2 Reloadable Prepaid Cards

Unless an Issuer has completed Cardholder verification, or when a Visa Prepaid Card is limited to funding by a government or corporate entity and such entity maintains Cardholder identifying data,¹ the Issuer must do all of the following:

- Limit the amount of initial funding to no more than USD 1,000 (or local currency equivalent) or an amount specified by applicable laws or regulations
- Not permit cash access
- Not reload the Card beyond initial funding

The Issuer must ensure that a reloadable option is not available for certain Prepaid Cards that specifically prohibit additional reloads

An Issuer must print or emboss the name of the Cardholder or some other Interlink-approved generic identifier on the face of the Card.

¹ Issuers must ensure that relevant corporate or government entities perform Cardholder verification in accordance with Issuer policy and applicable law.

ID# 0025534

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4.4.3.3 Non-Reloadable Prepaid Cards – Issuer Requirements

For Non-Reloadable Prepaid Cards, an Issuer must do all of the following:

- If Cardholder verification has not been completed, limit the amount of initial funding to no more than USD 1,000 (or local currency equivalent) or an amount specified by applicable laws or regulations
- Not permit any additional loads after the initial funding
- Process a Credit, Reversal, or Adjustment only if it is directly related to a previous purchase Transaction
- Print the legend “Non-Reloadable” on the back of the Card

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4.4.4 Prepaid – Employee Benefits/Healthcare

4.4.4.1 Healthcare Auto-Substantiation Requirements – Issuer Requirements – US Region

In the US Region: A Prepaid Card Issuer or its Agent must certify with Interlink and obtain a license from, and be certified by, SIGIS to support Healthcare Auto-Substantiation Transactions if it offers either:

- Visa Flexible Spending Account (FSA)
- Visa Health Reimbursement Arrangement (HRA)

A participating Issuer or its Agent must do all of the following:

- Properly identify and approve Healthcare Auto-Substantiation Transactions based on the amount identified in the eligible healthcare amount field
- Ensure support of reporting systems to identify auto-substantiated Transactions
- Support retrieval requests for receipt detail associated with Visa Healthcare Auto-Substantiation Transactions
- Only request a Transaction Receipt from an Acquirer to support a request from the Internal Revenue Service for a Healthcare Auto-Substantiation Transaction

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5 Acceptance

5.1 Responsibilities Related to Information and Notification

5.1.1 General Acceptance Requirements

5.1.1.1 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.

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5.1.1.2 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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5.1.1.3 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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5.1.1.4 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

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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 Display of Interlink Marks at the Point of Sale

An Acquirer must ensure that:

- Its Merchant prominently displays the Interlink Mark 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
- 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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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:

- 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

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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.
 - One of the lines of business is designated by Visa to be a High-Brand Risk Merchant.

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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.

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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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5.3 Merchant and Cardholder Interaction

5.3.1 Conditions of Card Acceptance

5.3.1.1 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.

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5.4 Merchant Verification of Card and Cardholder

5.4.1 Cardholder Validation with PIN

5.4.1.1 Cardholder PIN Requirement

A Merchant must require a Cardholder to enter a PIN to verify the Cardholder's identity.

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

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5.5 Acceptance Devices

5.5.1 Acceptance Device Requirements

5.5.1.1 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	<ul style="list-style-type: none"> Accept all 16-digit Account Numbers Display the appropriate acceptance Mark Use the proper POS Entry Mode code If not Chip-enabled, be able to process a key-entered Transaction¹
Contact Chip	<ul style="list-style-type: none"> Be EMV-Compliant and approved by EMVCo Complete testing, as specified in <i>Section 5.5.2.1, Chip Acceptance Device Testing Requirements</i> Accept and process VIS and Common Core Definition Chip Cards Be able to read a Magnetic Stripe and complete a Magnetic Stripe-read Transaction. Effective 1 August 2019 This requirement does not apply if the Mobile Payment Acceptance Solution used by the Merchant is both: <ul style="list-style-type: none"> 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 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: <ul style="list-style-type: none"> 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). <p>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</p> 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

Table 5-1: Acceptance Device Requirements (continued)

Acceptance Device Type	Requirements
	<p>to Interlink</p> <ul style="list-style-type: none"> • 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, • 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 • Support "Plaintext Offline PIN" if it supports "Enciphered Offline PIN"
Contactless Chip	<ul style="list-style-type: none"> • 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 <i>Visa Contactless Payment Specification 2.1.1</i> or later
Magnetic Stripe	<ul style="list-style-type: none"> • 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.	

Table 5-1: Acceptance Device Requirements (continued)

Acceptance Device Type	Requirements
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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5.5.1.2 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-DES¹ 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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5.5.1.3 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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5.5.1.4 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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5.5.2 Chip Acceptance Device Requirements

5.5.2.1 Chip Acceptance Device Testing Requirements

An Acquirer must successfully complete testing of a Chip Acceptance Device, as follows:

Table 5-2: Chip Acceptance Device Testing Requirements

Acceptance Device Type	Testing Tool	When Required	Submission Requirements
Chip-Reading Device	Acquirer Device Validation Toolkit (ADVT)	<ul style="list-style-type: none"> Before deploying or upgrading a Chip-Reading Device After any changes to the Merchant's or Acquirer's network architecture Before device hardware upgrades To fix an acceptance or interoperability issue affecting the device or connectivity to VisaNet 	<ul style="list-style-type: none"> Submit test results using the Chip Compliance Reporting Tool (CCRT)¹ Not submit ADVT test results for a device containing a kernel or interface module (IFM) that has expired
Contactless Chip-Reading Device	<ul style="list-style-type: none"> Contactless Device Evaluation Toolkit (CDET) 	Before deploying either a: <ul style="list-style-type: none"> New Contactless Chip-Reading Device Existing Contactless Chip-Reading Device that has undergone a significant hardware or software upgrade 	Submit test results using the CCRT ¹
¹ A centralized, server-based, online solution for the systematic reporting of ADVT test results.			

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5.5.2.2 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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5.5.2.3 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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5.5.3 Unattended Cardholder-Activated Terminals

5.5.3.1 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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5.5.3.2 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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5.6 Specific Acceptance Environments and Procedures

5.6.1 Cash, Cash Equivalents, and Prepaid

5.6.1.1 Cash-Back Transactions

A Merchant that supports Cash-Back Transactions must comply with all of the following:

- 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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5.6.1.2 Processing of Quasi-Cash Transactions

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

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5.6.1.3 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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5.6.1.4 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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5.6.2 Chip

5.6.2.1 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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5.6.2.2 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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5.6.2.3 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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5.6.3 Dynamic Currency Conversion

5.6.3.1 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*
- Ensure that each Merchant Outlet that conducts DCC complies with the Interlink Rules and the *DCC Guide*

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5.6.3.2 Dynamic Currency Conversion (DCC) – Disclosure Requirements

An Acquirer must ensure that, before initiating a Dynamic Currency Conversion (DCC) Transaction, its Merchant discloses to the Cardholder, in writing, all of the following, as specified in the *DCC Guide*:

- Currency symbol of the Merchant's local currency
- Transaction amount of the goods or services purchased in the Merchant's local currency of the goods or services purchased
- Exchange rate used to determine the Transaction amount

- Any currency conversion commission, fees, or markup on the exchange rate over a wholesale rate or a government-mandated rate
- Currency symbol of the proposed Transaction Currency
- Total Transaction amount charged by the Merchant in the proposed Transaction Currency

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5.6.3.3 Dynamic Currency Conversion (DCC) – Merchant Requirements

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 that may cause the Cardholder to choose DCC by default
- Ensure that the Cardholder expressly agrees to a DCC Transaction, as specified in Section 5.7.1.3. Required Transaction Receipt Content for Dynamic Currency Conversion (DCC) Transactions
- 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 the Cardholder Billing Currency after the Transaction has been completed but not yet entered into Interchange

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5.6.4 Health Care

5.6.4.1 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
- Be certified by Visa

- Provide the Visa Flexible Spending Account (FSA) or Visa Health Reimbursement Arrangement (HRA) BIN list only to eligible Merchants or VisaNet Processors and require that BIN use be limited to supporting Healthcare Auto-Substantiation Transactions
- Ensure that HRA and FSA Auto-Substantiation Transactions originate only from a SIGIS-certified Merchant
- Provide an IAS 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
- Fulfill Retrieval Requests for Transaction Receipt data associated with Visa Healthcare Auto-Substantiation Transactions. The Fulfillment must not be processed using Visa Resolve Online.

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5.6.4.2 Merchant Participation in Healthcare Auto-Substantiation – US Region

In the US Region: A Merchant that participates in Healthcare Auto-Substantiation must comply with all of the following:

- Be licensed and certified by SIGIS
- Identify qualified healthcare items in its inventory using the SIGIS-eligible product list
- Use only the Visa Flexible Spending Account (FSA) or Visa Health Reimbursement Arrangement (HRA) BIN list and use it only to support Healthcare Auto-Substantiation Transactions
- Include all of the following in the Authorization Request:
 - A subtotal for the qualified healthcare amount
 - The Healthcare Auto-Substantiation Transaction market-specific data indicator
 - The Merchant Verification Value
- Include in the Settlement message the Healthcare Auto-Substantiation Transaction market-specific data indicator
- Support data, retention, and retrieval of line item details for eligible healthcare products included and identified in the Healthcare Auto-Substantiation Transactions

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5.7 Transaction Receipt Requirements

5.7.1 Transaction Receipt Data and Format Requirements

5.7.1.1 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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5.7.1.2 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 5-3: Required Transaction Receipt Content for All Transactions

Required Element	Additional Requirements
Account Number	Only the last 4 digits of the Account Number 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
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	One of the following: <ul style="list-style-type: none">• Manual Cash Disbursement• Prepaid Load• Purchase

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5.7.1.3 Required Transaction Receipt Content for Dynamic Currency Conversion (DCC) Transactions

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" next to the Transaction amount
- Currency Conversion Rate
- Currency conversion commission, fees, or markup on the exchange rate over a wholesale rate or government-mandated rate
- Statement that the Cardholder has been offered a choice of currencies for payment and expressly agrees to the Transaction Receipt information by marking an "accept" box on the Transaction Receipt
- Statement that DCC is conducted by the Merchant

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5.8 Returns, Credits, and Refunds**5.8.1 Merchant Processing****5.8.1.1 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 Account Number as used in the original Transaction
- If unable to process a Credit Transaction to the original Account Number, 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 Visa Account Number 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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5.8.1.2 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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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:

- Clearing and Transaction routing information relating to the Interlink Member's Merchants, Processors, and sponsored entities
- 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.

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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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7.2 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:

- 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 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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7.3.1.2 Minimum Stand-In Processing Amount

An Issuer must provide a minimum Stand-In Processing amount of USD 200 per day per Card.

This requirement does not apply to Issuers in the Canada Region.

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7.3.1.3 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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7.3.2 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 Partial Authorization

7.3.5.1 Issuer Requirement to release Hold on Funds for Pre-Authorization Transactions

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 2 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.

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7.3.6 Pre-Authorization

7.3.6.1 Pre-Authorization and Partial Pre-Authorization Processing Requirements

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 2 hours of the Pre-Authorization Request
- Not transfer funds until a Pre-Authorization Completion message for the exact amount of the Transaction is received

The use of PIN and Point of Transaction Acceptance Device is not required to process a Pre-Authorization Completion.

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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

A Merchant may process a Transaction Reversal to cancel a previous Transaction in any of the following situations:

An Acquirer must ensure that its Merchants maintain a Merchant Interface System that complies with all of the following:

- 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:

- Purchase Transactions
- Reversals
- Disputes, Dispute Responses, Acquirer-initiated pre-Arbitration attempt, and Adjustments
- Dispute Reversals
- Responses to each of the above Transactions
- Partial Authorization Transactions

For each Transaction submitted to it, the Merchant Interface System must:

- Transmit the required information as specified in the *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

7.5.1 Dynamic Currency Conversion Transactions

7.5.1.1 Dynamic Currency Conversion (DCC) Transaction Indicator Requirement

An Acquirer must include the Dynamic Currency Conversion Transaction Indicator in its Dynamic Currency Conversion Authorization Requests and Clearing Records.

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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 Indicator

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, both:

- The Quasi-Cash Transaction indicator
- A processing code that identifies the quasi-cash item

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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 Indicator*
- 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:

- Discount Stores (5310)
- Grocery Stores and Supermarkets (5411)
- Drug Stores and Pharmacies (5912)
- Postal Services – Government Only (9402)

An Issuer has no dispute rights related to the purchase of a money order.

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7.6 Transaction Data Accuracy

7.6.1 Interlink Transaction Adjustments

7.6.1.1 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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7.6.2 Transaction Corrections

7.6.2.1 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 of 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 complete¹

- 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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7.6.3 Merchant Data

7.6.3.1 Merchant Data Elements

When submitting Transactions through Single Message System, 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 as specified in *Section 12.3.1, Non-Compliance Assessment For Incorrect Merchant Data in Clearing Message*.

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7.7 Single Message System (SMS)

7.7.1 Single Message System Support

7.7.1.1 Requirement to Use Single Message System (SMS)

An Interlink Member must be able to receive and transmit Interchange data through the Single Message System. The Interlink Member must comply with the appropriate VisaNet User's Manual when using SMS for Clearing.

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7.8 Settlement

7.8.1 Funds Transfer Requirements

7.8.1.1 Settlement Funds Transfer Requirements

When an Interlink Member's Funds Transfer Settlement Reporting Entity has a net credit position (is owed funds), Interlink transfers its Settlement Amount to the Interlink Member's Settlement account. When an Interlink Member's Funds Transfer Settlement Reporting Entity has a net debit position (owes funds), the Interlink Member must transfer its Settlement Amount to the Interlink Settlement account, as specified in the applicable Settlement Funds Transfer Arrangements.

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7.8.1.2 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

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7.8.1.3 Establishing Settlement Arrangements

To establish how its Settlement will operate, an Interlink Member must complete the applicable funds transfer instruction form or other document required by a settlement service's Settlement Funds Transfer Arrangements. The funds transfer instruction form or other document must specify the funds transfer information for a Settlement account that a Member or an Interlink-approved Clearing Processor wants to use for its Settlement in connection with a Funds Transfer Settlement Reporting Entity.

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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 Visa Software

8.2.1 Use of Visa Software

8.2.1.1 Software Modifications and Prohibition of Reverse-Engineering

An Interlink Member or Visa Merchant Direct Exchange Merchant that plans to modify or enhance software owned, licensed, provided, or made accessible by Interlink or Visa on a system that accesses VisaNet must both:

- Obtain Interlink written approval before implementing any modification
- Recertify with Interlink if Interlink determines that the proposed modification poses a risk to VisaNet

Modifications to software owned, licensed, provided or made accessible by Interlink or Visa that are made by an Interlink Member or its agent are the sole property of Visa or Interlink. A Member must provide to Interlink all related software source code and documentation, in a form satisfactory to Interlink, for all modifications made by the Interlink Member or its agent.

Visa/Interlink is not obligated to maintain or provide other support for software owned, licensed, provided or made accessible by Interlink or Visa that has been modified by an Interlink Member or its agent. This does not alter or modify the Interlink Member's duty and obligation to maintain the confidentiality of the software.

An Interlink Member will be liable for the cost of any support provided by Visa arising from the Interlink Member's modification to software owned, licensed, provided or made accessible by Interlink or Visa.

If Interlink has provided only machine-readable object code, an Interlink Member must not attempt to decompile, disassemble, or reverse-engineer the licensed software.

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

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 a Merchant Category Code 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 the following:

- 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 operating regulation 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. 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 11.11.1, Compliance Filing Conditions*.

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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10.2 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 services¹
- Conduct from time to time an on-site inspection of the business premises¹ 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 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 Visa 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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10.2.1.5 Non-Member VisaNet Processor or Clearing Member Reporting

An Interlink Member that uses a non-Member VisaNet Processor or Clearing Member 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 Member
- Products and programs supported
- BINs or Acquiring Identifiers under which the Interlink Member's activity is processed

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10.2.1.6 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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10.2.1.7 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.

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10.2.1.8 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

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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.

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, to the extent permitted by applicable laws or regulations, 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:
 - 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

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, or compromise of Interlink account or Cardholder information
- Loss, theft, or compromise of Interlink account or Cardholder information 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, or compromise of Interlink account or Cardholder information, 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*.

If Interlink requires a Member or its agent to conduct an additional investigation, the Member or its agent must:

- Provide access to the premises involved in the investigation
- Provide Interlink and its agent access to premises and all applicable records, 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 forensic investigator approved by the Payment Card Industry Security Standards Council. 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.

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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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10.3.2 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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10.4 PIN Security Requirements

10.4.1 PIN Requirements

10.4.1.1 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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10.5 Account Data Compromise

10.5.1 Global Compromised Account Recovery (GCAR) Program

10.5.1.1 Global Compromised Account Recovery (GCAR) Program Qualification

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.

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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10.6 Visa Risk Products

10.6.1 Card Verification Value 2 (CVV2)

10.6.1.1 Card Verification Value (CVV) Acquirer Requirements – 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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10.7 Transaction Alerts

10.7.1 Transaction Alerts Requirements

10.7.1.1 Transaction Alerts Service Participation

If an Issuer participates in the Visa Transaction Alerts Service, the Issuer or the Issuer's agent must do all of the following:

- Register with Visa by submitting a completed *Visa Transaction Alerts Service Participation Agreement*
- Provide to Visa Account Numbers that are eligible to enroll in the service
- Disclose to participating Cardholders which Transactions will not trigger Cardholder notification

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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 – US Region

In the US Region: For a Domestic Transaction, 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 only with respect to Transactions on Cards using the Visa Brand Mark, not to Transactions using any other payment card brand even if such brand is on the Visa Card.

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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, 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.

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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 operating regulations

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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 under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud.
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.
Pre-Arbitration Response Time limit: 30 calendar days from the Processing Date of the pre-Arbitration attempt	<p>An Issuer may respond to the pre-Arbitration attempt as follows:</p> <ul style="list-style-type: none"> • The Issuer may accept financial responsibility. • The Issuer may decline the pre-Arbitration attempt if either: <ul style="list-style-type: none"> – The Acquirer provided either: <ul style="list-style-type: none"> ▪ Compelling Evidence ▪ Evidence that the Cardholder no longer disputes the Transaction – The Issuer provides new documentation or information about the Dispute. <p>If the Acquirer has supplied Compelling Evidence with its pre-Arbitration attempt, the Issuer must both:</p> <ul style="list-style-type: none"> • 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:	<p>The Acquirer may file for Arbitration when either:</p> <ul style="list-style-type: none"> • The Dispute and Pre-Arbitration cycle has been completed and the Member has not been able to resolve the Dispute.

Table 11-1: Dispute Resolution Process Steps – Category 10 (Fraud) (continued)

Dispute Process Stage	Description
10 calendar days from the Processing Date of the pre-Arbitration response	<ul style="list-style-type: none"> The opposing Issuer has not met the requirements specified in the Interlink Rules.

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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 under the conditions specified for the applicable Dispute category.
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.
Pre-Arbitration Attempt Time limit: 30 calendar days from the Dispute Response Processing Date	<p>After receipt of a Dispute Response, the Issuer may make a pre-Arbitration attempt for any of the following reasons:</p> <ul style="list-style-type: none"> The Issuer can provide new documentation or information to the Acquirer about the Dispute. If the Acquirer has supplied Compelling Evidence, the Issuer certifies that it has contacted the Cardholder to review the Compelling Evidence and can provide an explanation of why the Cardholder continues to dispute the Transaction.

Table 11-2: Dispute Resolution Process Steps – Category 12 (Processing Errors) and Category 13 (Consumer Disputes) (continued)

Dispute Process Stage	Description
	<ul style="list-style-type: none"> The Issuer changes the Dispute condition after receiving the Dispute Response. 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.¹

A Member must use VROL to do all of the following:

- Process a Dispute or Dispute Response
- Respond to a Retrieval Request¹
- 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 case²
- 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 Response to Retrieval Request reason code 27 (Healthcare Auto-substantiation Request) must not be processed using Visa Resolve Online.

² A Member must not combine more than 10 disputed Transactions in the same case. The Account Number, Acquirer, Merchant Name, Merchant Location, and Dispute condition must be the same in each Dispute.

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 calendar days after the Processing Date of that action.

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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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11.5 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

For Dispute Condition 13.1: Merchandise/Services Not Received, an Acquirer may submit Compelling Evidence with a Dispute Response or pre-Arbitration attempt, as follows:

Table 11-5: Allowable Compelling Evidence

Allowable Compelling Evidence
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.
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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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,

Table 11-5: Allowable Compelling Evidence (continued)

Allowable Compelling Evidence
were not disputed
Evidence that the Transaction was completed by a member of the Cardholder's household or family
Evidence that the person who signed for the merchandise was authorized to sign for the Cardholder or is known by the Cardholder
Evidence of one or more non-disputed payments for the same merchandise or service

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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.

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11.7 Dispute Category 10: Fraud

11.7.1 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud

11.7.1.1 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 11-6: 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 <i>Section 1.10.1.2, EMV Liability Shift Participation</i> , and all of the following:

Table 11-6: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons (continued)

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Reasons
<ul style="list-style-type: none"> • The Transaction was completed with a Counterfeit Card in a Card-Present Environment. • 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: <ul style="list-style-type: none"> – 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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11.7.1.2 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Rights

Table 11-7: 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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11.7.1.3 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 11-8: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Invalid Disputes
<ul style="list-style-type: none"> • A Chip-initiated Transaction (POS Entry Mode code 05 or 07), and the Acquirer transmitted Full-Chip

Table 11-8: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes (continued)

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Invalid Disputes
<p>Data in the Authorization Request.</p> <ul style="list-style-type: none"> • A Fallback Transaction. • 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: <ul style="list-style-type: none"> – 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 an Account Number for which the Issuer had reported Fraud Activity

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11.7.1.4 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 11-9: 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

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11.7.1.5 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 11-10: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Processing Requirements

Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Supporting Documentation/Certification
<p>All of the following:</p> <ul style="list-style-type: none"> • 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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11.7.1.6 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 11-11: 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
<p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • 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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11.8 Dispute Category 12: Processing Errors

11.8.1 Dispute Condition 12.1: Late Presentment

11.8.1.1 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 11-12: Dispute Condition 12.1: Late Presentment – Dispute Reasons

Dispute Condition 12.1: Late Presentment Dispute Reasons
Either: <ul style="list-style-type: none">• The Transaction Date is more than 10 calendar days before the Transaction Processing Date.• The Acquirer processed an Adjustment and one of the following:<ul style="list-style-type: none">• The Adjustment posted to a “closed” or “non-sufficient funds” 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.

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11.8.1.2 Dispute Condition 12.1: Late Presentment – Dispute Rights

Table 11-13: 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.

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11.8.1.3 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 11-14: 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: <ul style="list-style-type: none">• The Transaction Processing Date• For an Adjustment, the Transaction Date of the Adjustment

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11.8.1.4 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 11-15: Dispute Condition 12.1: Late Presentment – Dispute Processing Requirements

Dispute Condition 12.1: Late Presentment Supporting Documentation/Certification
Certification that the Transaction was processed more than 10 calendar days after the Transaction Date

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11.8.1.5 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 11-16: 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: <ul style="list-style-type: none">• 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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11.8.2 Dispute Condition 12.2: Incorrect Transaction Code

11.8.2.1 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 11-17: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Reasons

Dispute Condition 12.2: Incorrect Transaction Code Dispute Reasons
One of the following: <ul style="list-style-type: none">• A credit was processed as a debit.• A debit was processed as a credit.

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11.8.2.2 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights**Table 11-18: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights**

Dispute Condition 12.2: Incorrect Transaction Code Dispute Rights
<ul style="list-style-type: none">• The Dispute amount should be double the Transaction amount if either:<ul style="list-style-type: none">– A credit was processed as a debit.– A debit was processed as a credit.

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11.8.2.3 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 11-19: 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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11.8.2.4 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 11-20: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements

Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification
Certification that either: <ul style="list-style-type: none">• Credit was processed as a debit.

Table 11-20: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements (continued)

Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification
<ul style="list-style-type: none"> Debit was processed as a credit.

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11.8.2.5 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 11-21: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Response Processing Requirements

Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification
<p>For a credit processed as a debit or a debit processed as a credit, either:</p> <ul style="list-style-type: none"> 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

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11.8.3 Dispute Condition 12.3: Incorrect Currency

11.8.3.1 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 11-22: Dispute Condition 12.3: Incorrect Currency – Dispute Reasons

Dispute Condition 12.3: Incorrect Currency Dispute Reasons
Either:

Table 11-22: Dispute Condition 12.3: Incorrect Currency – Dispute Reasons (continued)

Dispute Condition 12.3: Incorrect Currency Dispute Reasons
<ul style="list-style-type: none"> Dynamic Currency Conversion (DCC) occurred and the Cardholder did not agree to DCC and did not make an active choice. 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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11.8.3.2 Dispute Condition 12.3: Incorrect Currency – Dispute Rights

Table 11-23: 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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11.8.3.3 Dispute Condition 12.3: Incorrect Currency – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.3: Incorrect Currency for the following:

Table 11-24: Dispute Condition 12.3: Incorrect Currency – Invalid Disputes

Dispute Condition 12.3: Incorrect Currency Invalid Disputes
<ul style="list-style-type: none"> The Dispute is for a partial Transaction amount.

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11.8.3.4 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 11-25: 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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11.8.3.5 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 11-26: Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification
<ul style="list-style-type: none"> 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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11.8.3.6 Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights

Table 11-27: 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 of active choice by the Cardholder, 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.

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11.8.3.7 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 11-28: Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing Requirements

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification
<p>One of the following:</p> <ul style="list-style-type: none"> • Evidence that one of the following: <ul style="list-style-type: none"> – 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: <ul style="list-style-type: none"> – For a Dispute Response in the Merchant's local currency, both: <ul style="list-style-type: none"> ▪ Acquirer certification that the Merchant is registered to offer DCC ▪ A copy of the Transaction Receipt showing the Merchant's local currency – For a Dispute Response in the DCC currency, all of the following: <ul style="list-style-type: none"> ▪ Evidence that the Cardholder actively chose 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

11.8.4 Dispute Condition 12.4: Incorrect Account Number

11.8.4.1 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 11-29: Dispute Condition 12.4: Incorrect Account Number – Dispute Reasons

Dispute Condition 12.4: Incorrect Account Number Dispute Reasons
<ul style="list-style-type: none">The Adjustment was processed using an incorrect Account Number.

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11.8.4.2 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 11-30: Dispute Condition 12.4: Incorrect Account Number – Invalid Disputes

Dispute Condition 12.4: Incorrect Account Number Invalid Disputes
An Account Number on which the Issuer reported Fraud Activity using fraud type code 3 (fraudulent application)

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11.8.4.3 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 11-31: Dispute Condition 12.4: Incorrect Account Number – Dispute Time Limit

Dispute Condition 12.4: Incorrect Account Number Dispute Time Limit
120 calendar days from the Transaction Processing Date
120 calendar days from either: <ul style="list-style-type: none">The Transaction Processing DateFor an Adjustment, the Transaction Date of the Adjustment

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11.8.4.4 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 11-32: 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: <ul style="list-style-type: none">• 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 to prove that the Account Number was processed correctly

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11.8.5 Dispute Condition 12.5 Incorrect Amount

11.8.5.1 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 11-33: 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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11.8.5.2 Dispute Condition 12.5: Incorrect Amount – Dispute Rights**Table 11-34: 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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11.8.5.3 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 11-35: 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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11.8.5.4 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 11-36: Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements

Dispute Condition 12.5: Incorrect Amount Supporting Documentation/Certification
Certification of the correct Transaction Amount

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11.8.5.5 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 11-37: Dispute Condition 12.5: Incorrect Amount – Dispute Response Processing Requirements

Dispute Condition 12.5: Incorrect Amount Supporting Documentation/Certification
Transaction Receipt or other record to prove that the Transaction amount was correct

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11.8.6 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means

11.8.6.1 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 11-38: 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: <ul style="list-style-type: none">• A single Transaction was processed more than once using the same Account Number.• The Cardholder paid for the same merchandise or service by other means.

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11.8.6.2 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights

Table 11-39: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Rights
<p>For Duplicate Processing:</p> <ul style="list-style-type: none"> 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. <p>For Transactions that were paid by other means:</p> <ul style="list-style-type: none"> 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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11.8.6.3 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 11-40: 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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11.8.6.4 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 11-41: 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

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11.8.6.5 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 11-42: 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
<p>All of the following, as applicable:</p> <ul style="list-style-type: none"> • Certification that the Cardholder attempted to resolve the dispute with the Merchant, unless prohibited by applicable laws or regulations • Within 5 calendar days of the Dispute Processing Date, evidence that the Merchant received payment by other means, including: <ul style="list-style-type: none"> – 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

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11.8.6.6 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 11-43: 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
<p>Evidence of one of the following:</p> <ul style="list-style-type: none">• 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:<ul style="list-style-type: none">– Account Number– Transaction time or sequential number that identifies individual Transactions– Indicator that confirms that the Load Transaction was successful• Either:<ul style="list-style-type: none">– 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

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11.8.7 Dispute Condition 12.7: Invalid Data

11.8.7.1 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 11-44: Dispute Condition 12.7: Invalid Data – Dispute Reasons

Dispute Condition 12.7: Invalid Data Dispute Reasons
Authorization was obtained using invalid or incorrect data

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11.8.7.2 Dispute Condition 12.7: Invalid Data – Dispute Rights

Table 11-45: Dispute Condition 12.7 Invalid Data – Dispute Rights

Dispute Condition 12.7 Invalid Data Dispute Rights
<ul style="list-style-type: none">• 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.

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11.8.7.3 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 11-46: 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

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11.8.7.4 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 11-47: Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements

Dispute Condition 12.7: Invalid Data Supporting Documentation/Certification
Both: <ul style="list-style-type: none">• 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 declined

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11.8.7.5 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 11-48: 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: <ul style="list-style-type: none">• 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.

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11.9 Dispute Category 13: Consumer Disputes

11.9.1 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, Cash, or Load Transaction value, the letter must be signed by the Cardholder and include all of the following:

- Cardholder's complete or partial Account Number
- Merchant name(s)
- Transaction amount(s)

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11.9.2 Dispute Condition 13.1: Merchandise/Services Not Received

11.9.2.1 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 11-49: 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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11.9.2.2 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights

Table 11-50: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Rights
<ul style="list-style-type: none"> • 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.

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11.9.2.3 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 11-51: Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes

Dispute Condition 13.1: Merchandise/Services Not Received Invalid Disputes
<ul style="list-style-type: none"> • 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 prepayment 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

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11.9.2.4 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 11-52: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit
<p>If applicable, before initiating a Dispute, an Issuer must wait 10 calendar days¹ from either:</p> <ul style="list-style-type: none"> • 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 <p>A Dispute must be processed no later than either:</p> <ul style="list-style-type: none"> • 120 calendar days from the Transaction Processing Date • 120 calendar days from the last date that the Cardholder expected to receive the merchandise or services²
<p>¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.</p> <p>² Not to exceed 540 calendar days from the Transaction Processing Date</p>

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11.9.2.5 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 11-53: 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 11-53: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements (continued)

Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification
<ul style="list-style-type: none"> • Certification of any of the following, as applicable: <ul style="list-style-type: none"> – 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 • A detailed description of the merchandise or services purchased, unless prohibited by applicable laws or regulations. This description must contain additional information beyond the data required in the Clearing Record. • A Cardholder letter, if both: <ul style="list-style-type: none"> – The Cardholder has disputed 3 or more Transactions for non-receipt of merchandise or services at the same Merchant. – The disputed Transactions all occurred within the same 30-calendar day period.

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11.9.2.6 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 11-54: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements

Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification
<p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute

Table 11-54: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements (continued)

Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification
<ul style="list-style-type: none"> • The Dispute is invalid • The Cardholder no longer disputes the Transaction • Documentation to prove that 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, evidence showing that the name is included in the manifest for the departed flight and it matches the name provided on the purchased itinerary • Compelling Evidence

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11.9.3 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services

11.9.3.1 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 11-55: 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
<p>One of the following:</p> <ul style="list-style-type: none"> • 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.

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11.9.3.2 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights

Table 11-56: 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
<ul style="list-style-type: none"> The Dispute amount is limited to either: <ul style="list-style-type: none"> 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.

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11.9.3.3 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 11-57: 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
<ul style="list-style-type: none"> 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

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11.9.3.4 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 11-58: 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
<p>Before initiating a Dispute, the Issuer must wait 10 calendar days¹ from the date the Cardholder returned or attempted to return the merchandise or cancelled the services.</p> <p>A Dispute must be processed within either:</p> <ul style="list-style-type: none"> • 120 calendar days of either: <ul style="list-style-type: none"> – 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 all of the following apply: <ul style="list-style-type: none"> – 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. – The Dispute Processing Date is no later than 540 calendar days from the Transaction Processing Date.
<p>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.</p>

11.9.3.5 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 11-59: 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
<p>Certification of the following, as applicable:</p> <ul style="list-style-type: none"> • 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 • The date the Cardholder returned or attempted to return the merchandise or cancelled services • For merchandise that the Cardholder returned, all of the following: <ul style="list-style-type: none"> – The name of the shipping company – A tracking number (if available) – The date the Merchant received the merchandise • For merchandise that the Cardholder attempted to return, all of the following: <ul style="list-style-type: none"> – 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

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11.9.3.6 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 11-60: 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
<p>Either:</p> <ul style="list-style-type: none"> • Evidence that one of the following: <ul style="list-style-type: none"> – 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: <ul style="list-style-type: none"> – 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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11.9.4 Dispute Condition 13.4: Counterfeit Merchandise

11.9.4.1 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 11-61: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons

Dispute Condition 13.4: Counterfeit Merchandise Dispute Reasons
<p>The merchandise was identified as counterfeit by one or more of the following:</p> <ul style="list-style-type: none"> • 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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11.9.4.2 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Rights**Table 11-62: 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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11.9.4.3 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 11-63: 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: <ul style="list-style-type: none">• 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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11.9.4.4 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 11-64: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements

Dispute Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification
<p>Certification of all of the following:</p> <ul style="list-style-type: none"> • That the Cardholder received notification from one of the entities listed in <i>Section 11.9.4.1, Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons</i>, that the merchandise is counterfeit • 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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11.9.4.5 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 11-65: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Response Processing Requirements

Dispute Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification
<p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • 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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11.9.5 Dispute Condition 13.5: Misrepresentation**11.9.5.1 Dispute Condition 13.5: Misrepresentation – Dispute Reasons**

An Issuer may initiate a Dispute under Dispute Condition 13.5: Misrepresentation for the following reason:

Table 11-66: 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.

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11.9.5.2 Dispute Condition 13.5: Misrepresentation – Dispute Rights**Table 11-67: Dispute Condition 13.5: Misrepresentation – Dispute Rights**

Dispute Condition 13.5: Misrepresentation Dispute Rights
<ul style="list-style-type: none"> • 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.
<p>The Dispute applies for any of the following:</p> <ul style="list-style-type: none"> • A Transaction at a Merchant that is a timeshare reseller, a timeshare reseller advertiser, or that recovers timeshare reseller fees • 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 (such as 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

Table 11-67: Dispute Condition 13.5: Misrepresentation – Dispute Rights (continued)

Dispute Condition 13.5: Misrepresentation Dispute Rights
<ul style="list-style-type: none"> Investment products or services (for example: binary options or foreign exchange trading), where the Merchant refuses to allow the Cardholder to withdraw available balances

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11.9.5.3 Dispute Condition 13.5: Misrepresentation – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.5: Misrepresentation for any of the following:

Table 11-68: Dispute Condition 13.5: Misrepresentation – Invalid Disputes

Dispute Condition 13.5: Misrepresentation Invalid Disputes
<ul style="list-style-type: none"> A dispute related solely to the quality of merchandise or services provided

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11.9.5.4 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 11-69: Dispute Condition 13.5: Misrepresentation – Dispute Time Limit

Dispute Condition 13.5: Misrepresentation Dispute Time Limit
<p>A Dispute must be processed within one of the following:</p> <ul style="list-style-type: none"> 120 calendar days of either: <ul style="list-style-type: none"> The Transaction Processing Date The date the Cardholder received the merchandise or services¹ 60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:¹ <ul style="list-style-type: none"> There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute.

Table 11-69: Dispute Condition 13.5: Misrepresentation – Dispute Time Limit (continued)

Dispute Condition 13.5: Misrepresentation Dispute Time Limit
<ul style="list-style-type: none"> – 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 provided¹
¹ The Dispute Processing Date must be no later than 540 calendar days from the Transaction Processing Date.

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11.9.5.5 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 11-70: Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements

Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification
<ul style="list-style-type: none"> • 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

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11.9.5.6 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 11-71: Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements

Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification
Evidence of one of the following:

Table 11-71: Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements (continued)

Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification
<ul style="list-style-type: none"> • 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

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11.9.6 Dispute Condition 13.6: Credit Not Processed

11.9.6.1 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 11-72: Dispute Condition 13.6: Credit Not Processed – Dispute Reasons

Dispute Condition 13.6: Credit Not Processed Dispute Reasons
<ul style="list-style-type: none"> • The Cardholder received a credit or voided Transaction Receipt that was not processed.

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11.9.6.2 Dispute Condition 13.6: Credit Not Processed – Dispute Rights

Table 11-73: 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.

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11.9.6.3 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 11-74: Dispute Condition 13.6: Credit Not Processed – Invalid Disputes

Dispute Condition 13.6: Credit Not Processed Invalid Disputes
<ul style="list-style-type: none">• 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

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11.9.6.4 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 11-75: Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit

Dispute Condition 13.6: Credit Not Processed Dispute Time Limit
<p>Before initiating a Dispute, an Issuer must wait 10 calendar days¹ from the date on the Credit Transaction Receipt. This requirement does not apply if the Credit Transaction Receipt is undated.</p> <p>A Dispute must be processed no later than 120 calendar days from either:</p> <ul style="list-style-type: none">• The Transaction Processing Date• The date on the Credit Transaction Receipt
<p>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.</p>

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11.9.6.5 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 11-76: Dispute Condition 13.6: Credit Not Processed – Dispute Processing Requirements

Dispute Condition 13.6: Credit Not Processed Supporting Documentation/Certification
A copy of the Credit Transaction Receipt or voided Transaction Receipt

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11.9.6.6 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 11-77: 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: <ul style="list-style-type: none">• 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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11.9.7 Dispute Condition 13.7: Cancelled Merchandise/Services

11.9.7.1 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 11-78: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Reasons
<p>All of the following:</p> <ul style="list-style-type: none"> • 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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11.9.7.2 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights

Table 11-79: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Rights
<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> – 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: <ul style="list-style-type: none"> – 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. • 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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11.9.7.3 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 11-80: Dispute Condition 13.7: Cancelled Merchandise/Services – Invalid Disputes

Dispute Condition 13.7: Cancelled Merchandise/Services Invalid Disputes
<ul style="list-style-type: none"> • A dispute regarding the quality of the service rendered or the quality of merchandise, unless a Credit Transaction Receipt is provided • A Transaction in which returned merchandise is held by a customs agency other than the Merchant's country's customs agency • The Cash-Back portion of a Cash-Back Transaction • An Automated Fuel Dispenser Transaction

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11.9.7.4 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 11-81: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Time Limit
<p>Before initiating a Dispute, an Issuer must wait 15 calendar days¹ from the date the merchandise was returned.</p> <p>A Dispute must be processed no later than 120 calendar days from either:</p> <ul style="list-style-type: none"> • 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

Table 11-81: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit (continued)

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Time Limit
¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.

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11.9.7.5 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 11-82: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements

Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification
<p>Certification of the following, as applicable:</p> <ul style="list-style-type: none"> For a Timeshare Transaction, both: <ul style="list-style-type: none"> The cancellation date The date the contract was received by the Cardholder, if applicable For all other Transactions, all of the following, as applicable: <ul style="list-style-type: none"> 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 That the Merchant refused the return of merchandise, refused to provide a return merchandise authorization, or informed the Cardholder not to return the merchandise, if applicable

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11.9.7.6 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 11-83: 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: <ul style="list-style-type: none">• 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

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11.10 Arbitration

11.10.1 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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11.11 Compliance

11.11.1 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 all of the following:

- Planned Compliance filing date
- All pertinent documentation
- Specific violation of the Interlink Rules

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11.11.2 Compliance Time Limits

A Member must not exceed the time limits specified for Compliance, as follows:

Table 11-84: Pre-Compliance Time Limits

Process Step	Time Limit
Make pre-Compliance Attempt	Either: <ul style="list-style-type: none">• 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
Accept financial responsibility and credit requesting Member	30 calendar days from the pre-Compliance attempt date

Table 11-85: Compliance Time Limits

Process Step	Time Limit
File for a Transaction not involving a fraudulent credit	90 calendar days from one of the following: <ul style="list-style-type: none"> 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 Member¹
File for a Transaction involving a fraudulent credit	90 calendar days from the later of either: <ul style="list-style-type: none"> Processing Date of the credit Reversal Processing Date of the use of the funds that relate to the fraudulent Credit Transactions
File for a Dispute in which VROL prevented a change of Dispute category	60 calendar days from the Processing Date of the pre-Arbitration attempt
¹ A Member must provide evidence that this was the date on which the financial loss was discovered.	

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11.11.3 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 11-86: 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 a Member transmitting invalid data.
Required Documentation
Both: <ul style="list-style-type: none"> Evidence of incorrect or invalid data 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).

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11.11.4 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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11.12 Arbitration and Compliance Decision

11.12.1 Arbitration and Compliance Filing Authority

An Arbitration or Compliance request must be filed with Interlink.

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11.12.2 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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11.12.3 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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11.12.4 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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11.12.5 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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11.12.6 Appeal Filing 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 1.9.2.3, Issuer Fraud Activity Reporting*, the Issuer is subject to non-compliance assessments, as specified in *Section 1.11.2.2, 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	<p>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.</p> <p>Interlink issues a second Notification that non-compliance assessments may apply if the situation is not corrected to the</p>

Interlink Product and Service Rules

12 Fees and Non-Compliance Assessments

Interlink Core Rules and Interlink Product and Service Rules

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
		satisfaction of Interlink within 60 calendar days of the second 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 EMV Liability Shift and Fallback Non-Compliance Assessments

12.2.1.1 Global Fallback Monitoring Program Identification Non-Compliance Assessments

An Acquirer is subject to a non-compliance assessment of USD 1 per Fallback Transaction when the Acquirer-country combination meets or exceeds the minimum Transaction volume and percentage parameters specified in the Interlink Rules and the *Global Chip Fallback Monitoring Program Guide*.

Interlink may assess or suspend non-compliance assessments to accommodate unique or extenuating circumstances, as specified in the *Global Chip Fallback Monitoring Program Guide*.

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12.2.2 Marketplace Non-Compliance Assessments

12.2.2.1 Marketplace Non-Compliance Assessments

Effective 18 April 2020

Interlink will impose non-compliance assessments on an Acquirer that fails to meet Marketplace requirements, as follows:

Interlink Product and Service Rules

12 Fees and Non-Compliance Assessments

Interlink Core Rules and Interlink Product and Service Rules

Table 12-2: Non-Compliance Assessments for Member Failure to Meet Marketplace Requirements

Violation	Visa 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
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.

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12.3 Transaction Processing Non-Compliance Assessments

12.3.1 Non-Compliance Assessment For Incorrect Merchant Data in Clearing Message

An Interlink Acquirer is subject to non-compliance assessment as specified in *Table 12-3, Non-Compliance Assessments for Incorrect Merchant Descriptor Data*, if both:

Interlink Product and Service Rules

12 Fees and Non-Compliance Assessments

Interlink Core Rules and Interlink Product and Service Rules

- The Authorization or Clearing Record contains inaccurate, invalid, or unrecognizable Merchant Descriptor data
- Inaccurate data is not corrected for 4 consecutive months after the first Notification

Table 12-3: Non-Compliance Assessments for Incorrect Merchant Descriptor Data

Date	Non-Compliance Assessment
Beginning the fifth consecutive month in which the inaccurate data is not corrected	USD 100 per inaccurate Merchant Descriptor
Beginning the ninth consecutive month in which the inaccurate data is not corrected	USD 200 per inaccurate Merchant Descriptor

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12.3.2 Duplicate or Erroneous Data Transmission Non-Compliance Assessment

12.3.2.1 Duplicate or Erroneous Data Non-Compliance Assessments

An Acquirer or Processor that fails to correct duplicate or erroneous data that was submitted through Interchange by its Merchant, as specified in *Section 7.6.2.1, Correcting Duplicate or Erroneous Data Transmission*, is subject to non-compliance assessments, as follows:

Table 12-4: Non-Compliance Assessments for Duplicate or Erroneous Data

Transmission Corrected On	Non-Compliance Assessment
Next Transmission Day (Day 0-2)	Not Applicable
Day 3	USD 5,000 plus USD 2 per Transaction
Day 4	USD 10,000 plus USD 3 per Transaction
Day 5	USD 15,000 plus USD 5 per Transaction
Day 6	USD 25,000 plus USD 10 per Transaction
Day 7 or later	USD 50,000 plus USD 10 per Transaction

Interlink may assess an additional non-compliance assessment of USD 10,000 if the Processor or Acquirer fails to notify Interlink of the duplicate or erroneous transmission within 2 hours of discovery.

ID# 0008855

Edition: Oct 2019 | Last Updated: Oct 2014

12.3.2.2 Non-Compliance Assessment for Failure to Submit Correct Adjustment Transaction

An Interlink Member is subject to non-compliance assessment if the Member fails to submit a properly completed Adjustment Record for an incorrectly submitted Transaction, as specified in *Section 7.6.1.1, Interlink Transaction Adjustments*, as follows:

Table 12-5: Improper Adjustment Non-Compliance Assessment

Tier	Improper Adjustment Volume	Non-Compliance Assessment
1	1 – 50,000	USD 1 per improper Adjustment
2	50,000 – 100,000	USD 2 per improper Adjustment
3	100,001 or more	USD 3 per improper Adjustment

ID# 0030381

Edition: Oct 2019 | Last Updated: Apr 2018

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 12-6: 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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ID# 0008193

Edition: Oct 2019 | Last Updated: Apr 2019

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.

ID# 0001753

Edition: Oct 2019 | Last Updated: Apr 2019

12.4.1.3 Non-Compliance Assessment for Failure to Notify of 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 is subject to a non-compliance assessment of up to USD 100,000 per incident.

ID# 0003524

Edition: Oct 2019 | Last Updated: Apr 2019

12.4.2 Anti-Money Laundering Program Non-Compliance Assessments

12.4.2.1 Non-Compliance Assessments for Member Failure to Return an Anti-Money Laundering/Anti-Terrorist Financing Questionnaire

Interlink imposes non-compliance assessments for failure 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 1.9.1.2, Interlink Anti-Money Laundering Program – Member Requirements*, or to respond to follow-up questions or inquiries, as follows:

Table 12-7: Non-Compliance Assessments for Member Failure to Return a Completed Anti-Money Laundering/Anti-Terrorist Financing Questionnaire

Date	Non-Compliance Assessment
Due date + one calendar day to 30 calendar days	USD 1,000
Due date + 31 calendar days to 60 calendar days	USD 2,500
Due date + 61 calendar days to 90 calendar days	USD 5,000

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Table 12-7: Non-Compliance Assessments for Member Failure to Return a Completed Anti-Money Laundering/Anti-Terrorist Financing Questionnaire (continued)

Date	Non-Compliance Assessment
Due date + 91 calendar days and every 30 calendar days thereafter	USD 10,000

ID# 0026362

Edition: Oct 2019 | Last Updated: Apr 2019

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 12-8: 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

ID# 0001288

Edition: Oct 2019 | Last Updated: Oct 2018

12.4.4 Dynamic Currency Conversion (DCC) Non-Compliance Assessments

An Acquirer, a Merchant Outlet, or an Agent that offers Dynamic Currency Conversion is subject to the following non-compliance assessments for failure to correct the violations specified in *Table 12-9, Non-Compliance Assessments for Dynamic Currency Conversion Violations*.

Table 12-9: Non-Compliance Assessments for Dynamic Currency Conversion Violations

Event	Violation	Interlink Action or Non-Compliance Assessment
Registration of Acquirer or Agent	Acquirer fails to register itself or its Agent	Notification of violation with specific date of correction and request for action plan

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Table 12-9: Non-Compliance Assessments for Dynamic Currency Conversion Violations (continued)

Event	Violation	Interlink Action or Non-Compliance Assessment
	Acquirer fails to register within 10 calendar days from date of notification letter on failure to register	USD 10,000 fine per month per unregistered Acquirer or Agent
	Acquirer fails to register within 30 calendar days from date of notification letter on failure to register	Interlink may: <ul style="list-style-type: none"> Require the Acquirer to stop Dynamic Currency Conversion being offered by the unregistered Agent Prohibit the Acquirer from contracting with any Agent offering Dynamic Currency Conversion
Registration of Merchant and Merchant Outlet	Acquirer fails to register its Dynamic Currency Conversion-enabled Merchant or Merchant Outlet, as specified in the <i>International Transactions Guide</i>	Notification of violation with specific date of correction and request for action plan
	Acquirer fails to register its Dynamic Currency Conversion-enabled Merchant or Merchant Outlet in the next quarterly registration cycle	USD 10,000 fine per quarterly registration cycle per unregistered Merchant or Merchant Outlet
Certification	Acquirer fails to certify itself or its Agent	Notification of violation with specific date of correction and request for action plan
	Acquirer fails to certify within 10 calendar days from date of notification letter on failure to certify	USD 10,000 fine per month per uncertified Acquirer or Agent, or per Merchant Outlet using an uncertified Dynamic Currency Conversion solution
	Acquirer fails to certify within 30 calendar days from date of notification letter on failure to certify	Interlink may: <ul style="list-style-type: none"> Require the Acquirer to stop Dynamic Currency Conversion being offered by the uncertified Agent or by the Merchant Outlet using an uncertified Dynamic Currency Conversion solution

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Table 12-9: Non-Compliance Assessments for Dynamic Currency Conversion Violations (continued)

Event	Violation	Interlink Action or Non-Compliance Assessment
		<ul style="list-style-type: none"> Prohibit the Acquirer from contracting with any Merchant Outlet or Agent offering Dynamic Currency Conversion
Merchant Outlet Dynamic Currency Conversion Violations	Merchant Outlet is non-compliant with one or more Dynamic Currency Conversion rules	Notification of violation with specific date of correction and request for action plan
	Acquirer fails to provide action plan for violation resolution within 30 calendar days from date of notification letter on Dynamic Currency Conversion violation	USD 10,000 fine per month per non-compliant Merchant Outlet
	Acquirer fails to provide action plan for violation resolution within 60 calendar days from date of notification letter on Dynamic Currency Conversion violation	<p>Interlink may:</p> <ul style="list-style-type: none"> Require the Acquirer to stop Dynamic Currency Conversion being offered by the non-compliant Merchant Outlet Prohibit the Acquirer from contracting with any Merchant Outlet offering Dynamic Currency Conversion
Dynamic Currency Conversion Approval Revocation	Uncorrected Acquirer, Merchant Outlet or Agent Dynamic Currency Conversion violation	<p>Interlink may revoke approval to conduct Dynamic Currency Conversion from the Acquirer or an Acquirer's Merchant Outlet or Agent for:</p> <ul style="list-style-type: none"> Repeated or persistent violation of the Interlink Rules following notice from Interlink to the Acquirer to remedy any breach and failure to do so within a reasonable time frame Repeated or persistent Cardholder complaints identified against an Acquirer or an Acquirer's Merchant Outlet or Agent within a 3-month period and the Acquirer failed to comply with the Interlink Rules

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Table 12-9: Non-Compliance Assessments for Dynamic Currency Conversion Violations (continued)

Event	Violation	Interlink Action or Non-Compliance Assessment
		<p>regarding its Merchant Outlet or Agent pertaining to disclosure, Cardholder choice, and fee disclosure</p> <ul style="list-style-type: none">• Failure to ensure proper Merchant Outlet staff training and retraining on Dynamic Currency Conversion to ensure compliance• Failure to prevent its Merchant Outlet from deploying a Terminal or other Merchant Outlet procedures that will lead or have led to a violation of the Interlink Rules

ID# 0030394

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12.4.5 Non-Compliance Assessments Related to Agents

12.4.5.1 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 nonpayment of non-compliance assessments to Interlink.

A Member that fails to comply with Third Party Agent requirements is subject to a non-compliance assessment, as follows:

Table 12-10: Non-Compliance Assessments Related to Third Party Agents

Violation	Non-Compliance Assessment
First occurrence	USD 10,000
Second occurrence in a 5-year period	USD 20,000
Third occurrence in a 5-year period	USD 50,000

Interlink assesses an additional fine of USD 10,000 for each 30-calendar-day period, or portion thereof, during which the Interlink Member fails to correct the violation by either:

- Registering the Non-Member in compliance with the Non-Member Registration Program
- Notifying Interlink of a change, as required by the Non-Member Registration Program

ID# 0025901

Edition: Oct 2019 | Last Updated: Oct 2019

12.5 Fees – General

12.5.1 Fee Assessment and Responsibility

12.5.1.1 Responsibility for Charges

All charges imposed by Interlink, whether in the form of fees, exchange rates, or otherwise, are charges imposed on a Member or a VisaNet Processor or an Agent operating on behalf of a Member. A Member or VisaNet Processor or Agent operating on behalf of a Member is responsible for paying all charges, regardless of whether it absorbs the charges, passes them on, or increases them in billing its customer (for example: Cardholder, Merchant).

ID# 0003015

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12.5.1.2 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.

ID# 0030396

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.3 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

ID# 0030397

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.4 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.

ID# 0030398

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.5 Interlink Network Settlement and Reconciliation Fees

Interlink assesses Settlement and reconciliation fee to its Members as specified in the applicable Fee Schedule.

ID# 0030399

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.6 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

ID# 0030400

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.7 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 configuration¹

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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ID# 0030401

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.8 International Service Assessment (ISA) Fees

Interlink Issuers and Acquirers are subject to an International Service Assessment fee as specified in the applicable Fee Schedule.

ID# 0030402

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.9 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.

ID# 0030403

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12.5.1.10 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.

ID# 0030404

Edition: Oct 2019 | Last Updated: Apr 2018

12.5.1.11 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.

ID# 0030395

Edition: Oct 2019 | Last Updated: Apr 2018

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.

ID# 0007883

Edition: Oct 2019 | Last Updated: Oct 2014

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: Oct 2019 | 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: Oct 2019 | 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: Oct 2019 | 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: Oct 2019 | 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

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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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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.

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Part 3: Appendices

Appendix A

Visa Supplemental Requirements

Visa Supplemental Requirements (Enforceable Documents and Websites)

Visa Supplemental Requirements List

Visa Supplemental Requirements

Title
Acceptance
<i>DCC Guide</i>
<i>Visa Merchant Data Standards Manual</i>
Brand
<i>Visa Product Brand Standards</i>
Card / Payment Device Technology
<i>EMV Integrated Circuit Card Specifications for Payment Systems (EMV)</i>
<i>Global Chip Fallback Monitoring Program Guide</i>
Interchange Reimbursement Fees (IRF)
<i>Interchange Reimbursement Fee Compliance Process Guide</i>
Products and Services
<i>Visa ReadyLink Service Description and Implementation Guidelines</i>
Risk
<i>Fraud Reporting System (FRS) User's Guide</i>
<i>Visa Global Compromised Account Recovery (GCAR) Guide</i>
<i>Visa PIN Security Program Guide</i>

Appendices

Appendix A

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Title
Settlement
<i>Visa Settlement Funds Transfer Guide</i>
VisaNet Manuals
<i>BASE II Clearing Data Codes</i>
<i>BASE II Clearing Edit Package Messages</i>
<i>BASE II Clearing Edit Package Operations Guide</i>
<i>BASE II Clearing Interchange Formats, TC 01 to TC 48</i>
<i>BASE II Clearing Interchange Formats, TC 50 to TC 92</i>
<i>BASE II Clearing PC Edit Package for Windows User's Guide</i>
<i>BASE II Clearing Services</i>
<i>BASE II Clearing System Overview</i>
<i>BASE II Clearing VML Developer Handbook</i>
<i>BASE II Clearing VML Formats</i>
<i>V.I.P. System BASE I Processing Specifications</i>
<i>V.I.P. System BASE I Technical Specifications, Volume 1</i>
<i>V.I.P. System BASE I Technical Specifications, Volume 2</i>
<i>V.I.P. System Overview</i>
<i>V.I.P. System Services, Volume 1</i>
<i>V.I.P. System Services, Volume 2</i>
<i>V.I.P. System SMS ATM Processing Specifications (International)</i>
<i>V.I.P. System SMS ATM Technical Specifications, Volume 1</i>
<i>V.I.P. System SMS ATM Technical Specifications, Volume 2</i>
<i>V.I.P. System SMS Interlink Client Implementation Guide</i>

Appendices

Appendix A

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Title
<i>V.I.P. System SMS Interlink Technical Specifications</i>
<i>V.I.P. System SMS POS (Visa & Visa Electron) Processing Specifications (International)</i>
<i>V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 1</i>
<i>V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 2</i>
<i>V.I.P. System SMS Processing Specifications (U.S.)</i>
<i>VisaNet Settlement Service (VSS) User's Guide, Volume 1, Specifications</i>
<i>VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports</i>

ID# 0028043

Edition: Oct 2019 | Last Updated: Oct 2019

VISA



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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

A	
Acceptance Device	<p>A Card-reading device managed by an Interlink Member or a Merchant for the purpose of completing an Interlink Transaction.</p> <p>ID# 0029278 Edition: Oct 2019 Last Updated: Apr 2016</p>
Acceptance Mark	<p>The Mark that denotes Point-of-Transaction acceptance for payment under specific rules.</p> <p>ID# 0030487 Edition: Oct 2019 Last Updated: Apr 2018</p>
Account	<p>A checking, savings or other designated account, other than an occasional or incidental credit balance in a credit plan, maintained with an Issuer.</p> <p>ID# 0030488 Edition: Oct 2019 Last Updated: Apr 2018</p>
Account Data Compromise Event	<p>An event in which account data is put at risk.</p> <p>ID# 0026743 Edition: Oct 2019 Last Updated: Oct 2015</p>
Account Information Security Program	<p>A program managed by Visa that defines the standards of due care and enforcement for protecting sensitive Cardholder information and supports both:</p> <ul style="list-style-type: none"> • <i>Payment Card Industry Data Security Standard (PCI DSS)</i> • <i>Payment Card Industry Payment Application Data Security Standard (PA-DSS)</i> <p>ID# 0024215 Edition: Oct 2019 Last Updated: Oct 2014</p>
Account Number	<p>A primary Cardholder Account Number that is encoded on the Magnetic Stripe or Chip and, if applicable, embossed on the front of a Card. The Account Number need not be the same as the number of the associated Account maintained by the Cardholder with the Issuer.</p> <p>ID# 0024216 Edition: Oct 2019 Last Updated: Apr 2010</p>
Acquirer	<p>An Interlink Member, as defined in the Interlink Network, Inc. Bylaws, that signs a Merchant, and directly or indirectly submits Transactions into Interchange.</p>

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	ID# 0024219 Edition: Oct 2019 Last Updated: Oct 2016
Acquirer Device Validation Toolkit (ADVT)	A set of simulated test cards and associated test scenarios used to validate new or upgraded Contact Chip-Reading Devices. ID# 0024222 Edition: Oct 2019 Last Updated: Apr 2010
Acquirer Reference Number	An identification number included in a Clearing Record. ID# 0024226 Edition: Oct 2019 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: Oct 2019 Last Updated: New
Acquiring Identifier Licensee	An Acquirer or non-Interlink Member Processor that is allocated responsibility by Visa for a specific Acquiring Identifier. ID# 0030644 Edition: Oct 2019 Last Updated: New
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: Oct 2019 Last Updated: Apr 2018
Administrative Member	An Interlink Member, as defined in the Interlink Network, Inc. Bylaws. ID# 0030490 Edition: Oct 2019 Last Updated: Apr 2018
Adjustment	A credit or debit Single Message System (SMS) Transaction submitted by an Acquirer to partially or fully cancel a previous Transaction submitted in error. ID# 0024241 Edition: Oct 2019 Last Updated: Apr 2010
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: Oct 2019 Last Updated: Apr 2018
Affiliate Member	An Interlink Member accepted as an affiliate Interlink Member, as defined in the <i>Interlink Network Inc. Bylaws</i> . ID# 0030661 Edition: Oct 2019 Last Updated: Apr 2018
Affinity/Co-Brand	A program or partnership based on a contractual agreement between

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	<p>an Issuer and a Member or non-Member for the issuance of Cards bearing the Affinity/Co-Brand partner's Trade Name or Mark.</p> <p>ID# 0029280 Edition: Oct 2019 Last Updated: Oct 2018</p>
Agent	<p>An entity that acts as a VisaNet Processor, a Third Party Agent, or both.</p> <p>ID# 0025920 Edition: Oct 2019 Last Updated: Oct 2016</p>
Alternate Routing Identifier	<p>A unique identifier assigned by Interlink to Interlink point-of-sale (POS) Acquirers for identifying the acquiring institution.</p> <p>ID# 0030513 Edition: Oct 2019 Last Updated: Apr 2018</p>
Anti-Money Laundering Program	<p>A program that an Interlink Member implements and maintains to prevent money laundering and terrorist financing.</p> <p>ID# 0024280 Edition: Oct 2019 Last Updated: Apr 2018</p>
Application Identifier	<p>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.</p> <p>ID# 0029281 Edition: Oct 2019 Last Updated: Oct 2015</p>
Application Transaction Counter	<p>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.</p> <p>ID# 0024286 Edition: Oct 2019 Last Updated: Apr 2018</p>
Arbitration	<p>A process where Interlink determines financial liability between Members for Interchange Transactions that are presented and have completed the Dispute cycle.</p> <p>ID# 0024289 Edition: Oct 2019 Last Updated: Apr 2018</p>
Arbitration and Compliance Committee	<p>An Interlink committee that resolves certain disputes between Members that arise from Disputes or from violations of the Interlink Rules.</p> <p>ID# 0024290 Edition: Oct 2019 Last Updated: Apr 2018</p>
Associate-Type Member	<p>A Member of Interlink that is an Associate with rights and responsibilities, as defined in the applicable Interlink Charter Documents.</p> <p>ID# 0024293 Edition: Oct 2019 Last Updated: Apr 2018</p>

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Authentication	<p>A cryptographic process that validates the identity and integrity of Chip data.</p> <p>ID# 0024303 Edition: Oct 2019 Last Updated: Apr 2010</p>
Authorization	<p>A process where an Issuer, a VisaNet Processor, or Stand-In Processing approves a Transaction.</p> <p>ID# 0024316 Edition: Oct 2019 Last Updated: Oct 2018</p>
Authorization Request	<p>A Merchant or Acquirer request for an Authorization.</p> <p>ID# 0024319 Edition: Oct 2019 Last Updated: Oct 2014</p>
Authorization Response	<p>An Issuer's reply to an Authorization Request or Account Number Verification that refers to the following types of Authorization Responses:</p> <ul style="list-style-type: none"> • Approval Response • Decline Response • Pickup Response <p>ID# 0024321 Edition: Oct 2019 Last Updated: Oct 2017</p>
Automated Fuel Dispenser	<p>An Unattended Cardholder-Activated Terminal that dispenses only fuel such as gasoline, diesel fuel, or propane, and accepts PINs.</p> <p>ID# 0024328 Edition: Oct 2019 Last Updated: Apr 2018</p>
B	
Billing Currency	<p>The currency in which an Issuer bills a Cardholder for Transactions, or debits the associated Cardholder account.</p> <p>ID# 0024349 Edition: Oct 2019 Last Updated: Oct 2016</p>
BIN	<p>Bank Identification Number. Either:</p> <ul style="list-style-type: none"> • 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. <p>ID# 0024351 Edition: Oct 2019 Last Updated: Oct 2019</p>
BIN Licensee	<p>An Issuer that is allocated responsibility by Visa for a specific BIN.</p>

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	ID# 0024352 Edition: Oct 2019 Last Updated: Oct 2019
BIN User	An Issuer authorized to use a BIN licensed to its Sponsor. ID# 0025530 Edition: Oct 2019 Last Updated: Oct 2019
Board of Directors	The Interlink Board of Directors. ID# 0024354 Edition: Oct 2019 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: Oct 2019 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: <ul style="list-style-type: none"> • 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: Oct 2019 Last Updated: Oct 2015
Canadian Member	An Interlink Member that has its primary place of business in Canada and is a customer of Visa Canada. ID# 0030494 Edition: Oct 2019 Last Updated: Apr 2018
Card	A valid Visa Debit card or a Proprietary card bearing the Interlink Symbol, associated with a Cardholder's Primary Account, and used to purchase goods and services, or obtain cash, from a Merchant. ID# 0024365 Edition: Oct 2019 Last Updated: Oct 2016
Card Authorization System	The telecommunications and processing system, as specified in the 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: Oct 2019 Last Updated: Apr 2018

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Card Verification Value	<p>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.</p> <p>ID# 0024399 Edition: Oct 2019 Last Updated: Apr 2010</p>
Cardholder	<p>An individual or a business to whom a Card is issued, or who is authorized to use this Card.</p> <p>ID# 0024372 Edition: Oct 2019 Last Updated: Oct 2015</p>
Cardholder Verification Method	<p>A means of verifying that the person presenting a Card is the legitimate Cardholder.</p> <p>For a Chip Card, the hierarchy of preferences for verifying a Cardholder's identity is encoded within the Chip.</p> <p>ID# 0024382 Edition: Oct 2019 Last Updated: Oct 2015</p>
Cash-Back	<p>Cash obtained by a Cardholder from a Merchant in conjunction with a Retail Transaction processed through the Interlink Network.</p> <p>ID# 0024406 Edition: Oct 2019 Last Updated: Apr 2010</p>
Chip	<p>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.</p> <p>ID# 0024436 Edition: Oct 2019 Last Updated: Oct 2015</p>
Chip Card	<p>A Card or other payment device that contains a Chip that communicates information to an Acceptance Device.</p> <p>ID# 0030496 Edition: Oct 2019 Last Updated: Apr 2018</p>
Chip-initiated Transaction	<p>A Transaction that is initiated through Interlink using an EMV- and VIS-Compliant Chip at a Chip-Reading Device using Full Chip Data.</p> <p>ID# 0024433 Edition: Oct 2019 Last Updated: Oct 2014</p>
Chip-Reading Device	<p>An Acceptance Device capable of reading, communicating, and processing Transaction data from a Chip Card.</p> <p>ID# 0024435 Edition: Oct 2019 Last Updated: Oct 2015</p>
Claim	<p>Any and all actual or threatened claims, lawsuits, demands,</p>

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	proceedings, or actions. ID# 0024440 Edition: Oct 2019 Last Updated: Apr 2018
Clearing	All of the functions necessary to collect a Clearing Record from an Acquirer in the Transaction Currency and deliver it to the Issuer in the Billing Currency, or to reverse this transaction, or to process a Fee Collection Transaction. ID# 0024444 Edition: Oct 2019 Last Updated: Apr 2010
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: Oct 2019 Last Updated: Apr 2018
Client Contact Tool	Effective 19 October 2019 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: Oct 2019 Last Updated: New
Client Directory	Effective through 18 October 2019 An online Visa directory containing contact information for Visa, Plus, and Interlink Members and processors. Effective 19 October 2019 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: Oct 2019 Last Updated: Oct 2019
Client Service Provider Directory	Effective 19 October 2019 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: Oct 2019 Last Updated: New
Collateral Material	Printed, broadcast, or other communications regarding an Affinity/Co-

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	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: Oct 2019 Last Updated: Oct 2015
Common Core Definitions	A set of common data definitions and processes between an EMV Chip Card and the Issuer host interface, which is recognized by Visa and MasterCard.
	ID# 0024465 Edition: Oct 2019 Last Updated: Oct 2011
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 <i>Section 11.5.2, Use of Compelling Evidence</i> . 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: Oct 2019 Last Updated: Apr 2018
Completion Message	A Clearing Record that follows a Pre-Authorization Transaction.
	ID# 0024469 Edition: Oct 2019 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: Oct 2019 Last Updated: Apr 2018
Confidential Consumer Cardholder Information	An Account Number, Interlink Transaction information, or other personally identifiable information relating to a Consumer Cardholder.
	ID# 0026359 Edition: Oct 2019 Last Updated: Apr 2018
Consumer Cardholder	A Cardholder other than a business Cardholder.
	ID# 0030497 Edition: Oct 2019 Last Updated: Apr 2018
Contact Chip	A Chip that uses a contact interface to communicate Transaction data to a Chip-Reading Device.

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	<div>ID# 0030498</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Contact Chip Card	<p>A VIS-Compliant Chip Card that is able to conduct Transactions through a contact Chip interface.</p> <div>ID# 0030499</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Contactless Chip Card	<p>A Chip Card compliant with the Visa Contactless Payment Specifications that is able to conduct Transactions through a Visa-approved wireless interface.</p> <div>ID# 0030500</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Contactless Chip-Reading Device	<p>An Acceptance Device that reads the data on a Contactless Chip Card through a Visa-approved wireless interface.</p> <div>ID# 0030501</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Contactless Payment Device	<p>A payment device (including contactless Cards and devices, mobile telephones, and Visa Micro Tags) that uses a Visa-approved wireless interface to access an Interlink account and that provides the ability to conduct an Interlink Contactless payment.</p> <div>ID# 0028925</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Contactless Transaction	<p>A Transaction conducted at an Acceptance Device over a Visa-approved wireless interface.</p> <div>ID# 0028926</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
Contactless-Only Payment Device	<p>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.</p> <div>ID# 0030502</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Correspondent Bank	<p>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.</p> <div>ID# 0030503</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Counterfeit Card	<p>One of the following:</p> <ul style="list-style-type: none"> • A device or instrument that is printed, embossed, or encoded so as to purport to be a Card, and results in a Visa transaction,

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	<p>Interlink Transaction, or Plus transaction but that is not a Card because an Issuer did not authorize its printing, embossing, or encoding</p> <ul style="list-style-type: none"> • 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
	<div>ID# 0024495</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Credit Transaction	<p>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.</p>
	<div>ID# 0024527</div> <div>Edition: Oct 2019 Last Updated: Apr 2016</div>
Credit Transaction Receipt	<p>A Transaction Receipt evidencing a Merchant's refund or price adjustment to be credited to a Cardholder's account.</p>
	<div>ID# 0024528</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
D	
Decline Response	<p>An Authorization Response or Pre-Authorization response indicating that the Transaction was declined.</p>
	<div>ID# 0024548</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Deposit	<p>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, Payment Facilitator's, or Staged Digital Wallet Operator's account.</p>
	<div>ID# 0024556</div> <div>Edition: Oct 2019 Last Updated: Oct 2019</div>
Dispute	<p>A Transaction that an Issuer returns to an Acquirer.</p>
	<div>ID# 0029463</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Dispute Response	<p>A Clearing Record that an Acquirer presents to an Issuer through Interchange after a Dispute.</p>
	<div>ID# 0029464</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>

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Domestic Transaction	<p>A Transaction where the Issuer of the Card used is located in the Transaction Country.</p> <p>ID# 0024568 Edition: Oct 2019 Last Updated: Apr 2010</p>
Dynamic Card Verification Value (dCVV)	<p>An authentication value dynamically generated by a Chip Card and included in the Authorization message.</p> <p>ID# 0025503 Edition: Oct 2019 Last Updated: Oct 2015</p>
Dynamic Currency Conversion	<p>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.</p> <p>ID# 0024574 Edition: Oct 2019 Last Updated: Apr 2019</p>
Dynamic Currency Conversion Transaction Indicator	<p>A VisaNet code submitted by an Acquirer in both:</p> <ul style="list-style-type: none"> • An Authorization Request to indicate that Dynamic Currency Conversion was, or will be, offered to the Cardholder • A Clearing Record to indicate that the Transaction was processed as a Dynamic Currency Conversion Transaction <p>ID# 0026052 Edition: Oct 2019 Last Updated: Oct 2016</p>
Dynamic Data Authentication	<p>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.</p> <p>ID# 0024575 Edition: Oct 2019 Last Updated: Apr 2010</p>
E	
Employee Benefit Card	<p>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.</p> <p>ID# 0030505 Edition: Oct 2019 Last Updated: Apr 2018</p>
EMV	<p>See "EMV Integrated Circuit Card Specifications for Payment Systems (EMV)."</p> <p>ID# 0030506 Edition: Oct 2019 Last Updated: Apr 2018</p>
EMV Integrated Circuit Card Specifications for	<p>Technical specifications developed (jointly by Europay International, MasterCard International, and Visa International) to provide standards</p>

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Payment Systems (EMV)	for processing debit and credit Transactions and ensure global interoperability for the use of Chip technology in the payment industry. ID# 0024620 Edition: Oct 2019 Last Updated: Oct 2014
EMV-Compliant	A Card or terminal application that complies with the requirements specified in the <i>EMV Integrated Circuit Card Specifications for Payment Systems (EMV)</i> . ID# 0024617 Edition: Oct 2019 Last Updated: Oct 2016
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: Oct 2019 Last Updated: Oct 2016
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 Card data, and the Transaction is instead completed using an alternate means of data capture and transmission. ID# 0024645 Edition: Oct 2019 Last Updated: Oct 2014
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: Oct 2019 Last Updated: Oct 2015
Fee Schedule	One of the following: <ul style="list-style-type: none"> • <i>Visa Asia-Pacific Fee Schedule</i> • <i>Visa Canada Fee Schedule</i> • <i>Visa LAC Fee Schedule</i> • <i>Visa U.S.A. Fee Schedule</i> ID# 0027310 Edition: Oct 2019 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.

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	<div>ID# 0030507</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Fraud Activity	<p>A Transaction or occurrence where the Cardholder either:</p> <ul style="list-style-type: none"> • 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 <div>ID# 0024659</div> <div>Edition: Oct 2019 Last Updated: Oct 2015</div>
Fulfillment	<p>A document image that the Acquirer supplies in response to a Retrieval Request for a Transaction Receipt.</p> <div>ID# 0024661</div> <div>Edition: Oct 2019 Last Updated: Apr 2011</div>
Full-Chip Data	<p>Data that complies with all of the following:</p> <ul style="list-style-type: none"> • 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 <div>ID# 0024662</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Funds Collection	<p>A VisaNet transaction used by a Member or Visa to disburse funds to a Clearing Processor.</p> <div>ID# 0030508</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Funds Disbursement	<p>A transaction used by a Member or Visa to disburse funds to a Clearing Processor.</p> <div>ID# 0024665</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Funds Transfer Settlement Reporting Entity	<p>An endpoint within an Interlink Settlement hierarchy associated with one or more Settlement Reporting Entities.</p> <div>ID# 0026048</div> <div>Edition: Oct 2019 Last Updated: Apr 2012</div>
G	
Global Chip Fallback Monitoring Program	<p>A monitoring program used to identify Acquirer-country combinations with excessive levels of international Fallback Transactions.</p> <div>ID# 0024674</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>

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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: Oct 2019 Last Updated: Apr 2018
Global Member Billing Solution	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: Oct 2019 Last Updated: Oct 2011
Group Member	An Interlink Member, as defined in the Interlink Network, Inc. Bylaws.
	ID# 0024685 Edition: Oct 2019 Last Updated: Oct 2016
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: Oct 2019 Last Updated: Oct 2015
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: Oct 2019 Last Updated: Oct 2016
I	
Indemnification	The act of indemnifying, defending, and holding harmless (see Indemnify).
	ID# 0030548 Edition: Oct 2019 Last Updated: Apr 2018
Indemnify	To indemnify, defend, and hold harmless (see Indemnification).
	ID# 0030549 Edition: Oct 2019 Last Updated: Apr 2018
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.

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	<div>ID# 0030509</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Interchange	<p>The exchange of Clearing Records between Members.</p> <div>ID# 0024729</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
Interchange Reimbursement Fee (IRF)	<p>A fee between Acquirers and Issuers in the Clearing and Settlement of an Interchange Transaction.</p> <div>ID# 0024733</div> <div>Edition: Oct 2019 Last Updated: Oct 2017</div>
Interlink	<p>See Interlink Network, Inc.</p> <div>ID# 0030510</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Interlink Member	<p>A Member participating in the Interlink Program that agrees to comply with the Interlink Rules.</p> <div>ID# 0030511</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Interlink Network, Inc.	<p>A Delaware corporation that is a subsidiary of Visa.</p> <div>ID# 0030512</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Interlink Program	<p>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.</p> <div>ID# 0024737</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
Interlink Program Marks	<p>The combination of the Interlink Wordmark, the Network Design Mark, or any other service Marks that Visa adopts for use with the Interlink Program.</p> <div>ID# 0024738</div> <div>Edition: Oct 2019 Last Updated: Oct 2015</div>
Alternate Routing Identifier	<p>A unique identifier assigned by Interlink to Interlink point-of-sale (POS) Acquirers for identifying the acquiring institution.</p> <div>ID# 0030513</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Interlink Switch	<p>The telecommunications and processing system operated by Visa to process Interlink Transactions.</p> <div>ID# 0030514</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Intermediary Bank	<p>A depository institution, specified by a Member or by Interlink, through which a Settlement funds transfer must be processed for</p>

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	credit to a Settlement account at another depository institution.
	ID# 0024741 Edition: Oct 2019 Last Updated: Apr 2010
Interregional Interchange	Interchange for an Interregional Transaction.
	ID# 0030515 Edition: Oct 2019 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: Oct 2019 Last Updated: Oct 2017
IRF	See "Interchange Reimbursement Fee."
	ID# 0030516 Edition: Oct 2019 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: Oct 2019 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: Oct 2019 Last Updated: Oct 2016
J	
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: Oct 2019 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: Oct 2019 Last Updated: Apr 2018
M	

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Magnetic Stripe	A magnetic stripe on a Card that contains the necessary information to complete a Transaction. ID# 0024808 Edition: Oct 2019 Last Updated: Apr 2010
Magnetic-Stripe Data	Data contained in a Magnetic Stripe and replicated in a Chip. ID# 0024802 Edition: Oct 2019 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: Oct 2019 Last Updated: Apr 2010
Magnetic-Stripe Terminal	A terminal that reads the Magnetic Stripe on a Card. ID# 0024806 Edition: Oct 2019 Last Updated: Apr 2010
Mark	A word, name, design, symbol, or other device, or any combination thereof, that an entity adopts to identify its goods or services. ID# 0024818 Edition: Oct 2019 Last Updated: Apr 2010
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: Oct 2019 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: Oct 2019 Last Updated: Oct 2016
Merchant	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. ID# 0024828 Edition: Oct 2019 Last Updated: Oct 2018
Merchant Affiliate	An Affiliate Member that has signed a Merchant Agreement with a Merchant. ID# 0030520 Edition: Oct 2019 Last Updated: Apr 2018
Merchant Agreement	A contract between a Merchant and an Acquirer containing their respective rights, duties, and obligations for participation in the Acquirer's Interlink Program.

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	<div>ID# 0024830</div> <div>Edition: Oct 2019 Last Updated: Apr 2015</div>
Merchant Category Code (MCC)	<p>A code designating the principal trade, profession, or line of business in which a Merchant is engaged, as specified in the <i>Visa Merchant Data Standards Manual</i>.</p> <div>ID# 0024834</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Merchant Interface System	<p>The telecommunications and processing system, as specified in the 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.</p> <div>ID# 0030521</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Merchant Outlet	<p>The physical premises of the Merchant at which a Transaction is completed.</p> <div>ID# 0024842</div> <div>Edition: Oct 2019 Last Updated: Apr 2019</div>
Merchant Servicer	<p>A Third Party Agent that complies with all of the following:</p> <ul style="list-style-type: none"> • 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 <div>ID# 0030522</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Mobile Payment Acceptance Solution	<p>A payment acceptance application that uses a portable electronic device. The portable electronic device must exhibit both of the following characteristics:</p> <ul style="list-style-type: none"> • Not solely dedicated to point-of-sale functions • The ability to wirelessly communicate across open networks <p>The solution may also include a hardware attachment for the purpose of card reading and/or PIN entry.</p> <div>ID# 0027382</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
N	
Network Design Mark	The Interlink Marks owned by Visa and used in the Interlink Program.

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	<div>ID# 0030523</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Non-Member	<p>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.</p> <div>ID# 0030524</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Non-Reloadable Prepaid Card	<p>A Prepaid Card that is funded with monetary value only once.</p> <div>ID# 0024880</div> <div>Edition: Oct 2019 Last Updated: Apr 2019</div>
Notification	<p>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.</p> <div>ID# 0024887</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
Numeric ID	<p>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.</p> <div>ID# 0026475</div> <div>Edition: Oct 2019 Last Updated: Oct 2019</div>
O	
Offline PIN Verification	<p>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.</p> <div>ID# 0024902</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Online Card Authentication Cryptogram	<p>A cryptogram generated by a Chip Card during a Transaction and used to validate the authenticity of the Card.</p> <div>ID# 0024912</div> <div>Edition: Oct 2019 Last Updated: Apr 2011</div>
Online PIN Verification	<p>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.</p> <div>ID# 0030525</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Operating Expense Recovery	<p>The recovery amount provided to Issuers through the Global Compromised Account Recovery (GCAR) program associated with an Account Data Compromise Event.</p>

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	ID# 0026064 Edition: Oct 2019 Last Updated: Apr 2018
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: Oct 2019 Last Updated: Oct 2016
Payment Application	A software application contained within a Chip that defines the parameters for processing a Transaction. ID# 0024933 Edition: Oct 2019 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: Oct 2019 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: Oct 2019 Last Updated: Oct 2012
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: Oct 2019 Last Updated: Apr 2010
PIN Pad	A device through which a Cardholder enters his/her PIN that complies with the applicable provisions of the Interlink Technical Specifications and the PIN Management Requirements Documents. ID# 0030526 Edition: Oct 2019 Last Updated: Apr 2018
PIN Management Requirements Documents	A suite of PIN security documents that includes: <ul style="list-style-type: none"> <i>Payment Card Industry (PCI) – PIN Security Requirements</i> <i>Payment Card Industry (PCI) PIN Transaction Security (PTS) – Point of Interaction (POI) Modular Security Requirements</i> ID# 0027348 Edition: Oct 2019 Last Updated: Apr 2016
PIN Verification	A procedure used to verify Cardholder identity when a PIN is used in an Authorization Request or Pre-Authorization Request.

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	<div>ID# 0024951</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
PIN Verification Service	<p>A service that Interlink provides for the verification of Cardholder PINs transmitted with Authorization Requests.</p> <div>ID# 0024953</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
PIN Verification Value	<p>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 the Magnetic Stripe or Chip.</p> <div>ID# 0024954</div> <div>Edition: Oct 2019 Last Updated: Oct 2015</div>
Point of Transaction	<p>The physical location at which a Merchant or an Unattended Cardholder Activated Terminal completes a Transaction.</p> <div>ID# 0024974</div> <div>Edition: Oct 2019 Last Updated: Oct 2015</div>
Point-of-Transaction Terminal	<p>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.</p> <div>ID# 0030527</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
POS Entry Mode	<p>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).</p> <div>ID# 0024990</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Post-Issuance Updates	<p>A method that enables an Issuer to do either of the following without requiring reissuance of a Chip Card:</p> <ul style="list-style-type: none"> • Add an application or service to a Chip • Modify or block an existing application on a Chip <div>ID# 0024987</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Prepaid Account	<p>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.</p> <div>ID# 0024994</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Presentment	<p>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).</p>

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	<div>ID# 0025001</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Pre-Authorization	<p>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.</p> <div>ID# 0030528</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Pre-Authorization Completion	<p>A message used by an Acquirer to update a Pre-Authorization Request with the final amount of the purchase.</p> <div>ID# 0030529</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Pre-Authorization Request	<p>A message that is used by Acquirers to authorize a Transaction for an estimated amount before the final amount of the purchase is known.</p> <div>ID# 0030530</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Primary Account	<p>A checking, savings, or other designated Account maintained by a Cardholder against which Transactions are posted.</p> <div>ID# 0030531</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Principal-Type Member	<p>An Interlink Member, as defined in the Interlink Charter Documents.</p> <div>ID# 0025005</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Processing Date	<p>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:</p> <ul style="list-style-type: none"> • In BASE II, the Central Processing Date • In the Single Message System, the Settlement Date • The date on which Visa accepted an action processed through Visa Resolve Online (VROL) <div>ID# 0025017</div> <div>Edition: Oct 2019 Last Updated: Apr 2016</div>
Processor	<p>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.</p> <div>ID# 0030532</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Proprietary Card	<p>A Card that does not bear the Visa Brand Mark but may be Interlink-enabled.</p>

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	ID# 0025020	Edition: Oct 2019 Last Updated: Apr 2017
Q		
Quasi-Cash Transaction	<p>A Transaction representing a Merchant's sale of items that are directly convertible to cash, such as:</p> <ul style="list-style-type: none"> • Gaming chips • Money orders • Travelers cheques • Visa Prepaid Cards with cash access • Foreign currency 	
	ID# 0025033	Edition: Oct 2019 Last Updated: Oct 2016
R		
Reloadable Prepaid Card	<p>A Prepaid Card product which the Issuer may fund more than once after the initial funding.</p>	
	ID# 0025059	Edition: Oct 2019 Last Updated: Apr 2019
Retrieval Request	<p>An Issuer's request for a Transaction Receipt, which could include the original, a paper copy or facsimile, or an electronic version thereof.</p>	
	ID# 0025070	Edition: Oct 2019 Last Updated: Apr 2010
Reversal	<p>An Acquirer- or Merchant-generated Transaction used to cancel a previous Transaction that has timed out or was not acknowledged.</p>	
	ID# 0025072	Edition: Oct 2019 Last Updated: Oct 2016
S		
Scrip	<p>A 2-part paper receipt dispensed by a Scrip Terminal that is redeemable at a Merchant Outlet for goods, services, or cash.</p>	
	ID# 0025079	Edition: Oct 2019 Last Updated: Apr 2010
Security Self-Audit	<p>An audit performed by each Interlink Member and verified by an internal or external auditor prior to commencing participation in the Interlink Network, as specified in Chapter 2, "Risk Management & Security."</p>	
	ID# 0030536	Edition: Oct 2019 Last Updated: Apr 2018
Service Code	<p>A valid sequence of digits recognized by VisaNet that is encoded on a</p>	

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	<p>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).</p> <p>ID# 0025094 Edition: Oct 2019 Last Updated: Oct 2014</p>
Settlement	<p>The reporting and funds transfer of Settlement Amounts owed by one Member to another, or to Interlink, as a result of Clearing.</p> <p>ID# 0025095 Edition: Oct 2019 Last Updated: Apr 2011</p>
Settlement Amount	<p>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.</p> <p>ID# 0025096 Edition: Oct 2019 Last Updated: Apr 2011</p>
Settlement Bank	<p>A bank, including a Correspondent Bank or Intermediary Bank, that is both:</p> <ul style="list-style-type: none"> • 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 <p>ID# 0025097 Edition: Oct 2019 Last Updated: Oct 2014</p>
Settlement Currency	<p>A currency that Visa uses to settle Interchange.</p> <p>ID# 0025098 Edition: Oct 2019 Last Updated: Oct 2016</p>
Settlement Funds Transfer Arrangements	<p>One of the following types of documents that is provided by Visa or Interlink to specify how Settlement-related functions are to be conducted for a given settlement service:</p> <ul style="list-style-type: none"> • The <i>Visa Settlement Funds Transfer Guide</i> • The settlement operating procedures of a Visa or Interlink settlement service • Other processes provided by Visa or Interlink, as applicable <p>ID# 0029153 Edition: Oct 2019 Last Updated: Apr 2015</p>
Settlement Reporting	<p>A name or number of an entity assigned by Visa or Interlink and</p>

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Entity	authorized by the Member that is used by Visa/Interlink for Settlement reporting. ID# 0026049 Edition: Oct 2019 Last Updated: Oct 2019
Settlement Service	A service that allows Members to consolidate the Settlement functions of the Visa systems into one centralized function and benefit from flexible reporting options. ID# 0030537 Edition: Oct 2019 Last Updated: Apr 2018
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: Oct 2019 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: Oct 2019 Last Updated: Oct 2014
Single Message System	A service that enables a Member to process Online Financial and Deferred Clearing Transactions through a single VisaNet interface. ID# 0025108 Edition: Oct 2019 Last Updated: Oct 2016
Stand-In Processing (STIP)	The V.I.P. System component that provides Authorization services on behalf of an Issuer when the Issuer or its authorizing Processor is unavailable. ID# 0025121 Edition: Oct 2019 Last Updated: Oct 2016
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: Oct 2019 Last Updated: Apr 2018
T	
Terminal Risk Management	A process performed by a Chip-Reading Device to protect a Member from fraud by:

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	<ul style="list-style-type: none">• Initiating Online Issuer Authorization for above-Floor Limit Transactions• Ensuring random Online processing for below-Floor Limit Transactions• Performing Transaction velocity checking <div>ID# 0025154 Edition: Oct 2019 Last Updated: Apr 2010</div>
Terminal Standardization Program	<p>A Visa service that tests Point-of-Transaction equipment for compliance with standards for compatibility with VisaNet and reports the results to Members.</p> <div>ID# 0030539 Edition: Oct 2019 Last Updated: Apr 2018</div>
Third Party Agent	<p>An entity, not defined as a VisaNet Processor, that provides payment-related services, directly or indirectly, to a Member and/or stores, transmits, or processes Cardholder data.</p> <p>No financial institution eligible to become a Principal Member of Visa may serve as a Third Party Agent.</p> <p>A Third Party Agent does not include:</p> <ul style="list-style-type: none">• Financial institutions that perform Agent activities• Affinity Co-Brand Partners <div>ID# 0025921 Edition: Oct 2019 Last Updated: Oct 2016</div>
Trace Number	<p>The number assigned by the Merchant Interface System to identify a Transaction.</p> <div>ID# 0030540 Edition: Oct 2019 Last Updated: Apr 2018</div>
Trade Name	<p>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.</p> <div>ID# 0025172 Edition: Oct 2019 Last Updated: Apr 2010</div>
Transaction	<p>The act between a Cardholder and a Merchant that results in a Transaction Receipt.</p> <div>ID# 0025175 Edition: Oct 2019 Last Updated: Oct 2011</div>
Transaction Country	<p>The country in which a Merchant Outlet is located, regardless of the Cardholder's location when a Transaction occurs.</p>

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	<div>ID# 0025179</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Transaction Currency	<p>The currency in which a Transaction is originally completed.</p> <div>ID# 0025180</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Transaction Date	<p>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.</p> <div>ID# 0025181</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Transaction Receipt	<p>An electronic or paper record of a Transaction (or a copy), generated at the Point-of-Transaction.</p> <div>ID# 0025184</div> <div>Edition: Oct 2019 Last Updated: Apr 2011</div>
U	
Unattended Cardholder-Activated Terminal	<p>An Acceptance Device managed by a Merchant that dispenses goods and/or provides services under all of the following conditions:</p> <ul style="list-style-type: none"> • Card is present • Cardholder is present • PIN is supported • Individual representing the Merchant or Acquirer is not physically present <div>ID# 0025720</div> <div>Edition: Oct 2019 Last Updated: Oct 2015</div>
US Covered Visa Debit Card	<p>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.</p> <div>ID# 0026512</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
US Territory	<p>One of the following:</p> <ul style="list-style-type: none"> • American Samoa • Guam • Commonwealth of the Northern Mariana Islands • Puerto Rico

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	<ul style="list-style-type: none"> • US Minor Outlying Islands • US Virgin Islands
	<div>ID# 0026422</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
V	
V.I.P. System	<p>The processing component of the VisaNet Integrated Payment System comprised of BASE I and the Single Message System used for single message Authorization in connection with financial Transaction processing.</p>
	<div>ID# 0025201</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
VIS-Compliant	<p>A Card application that complies with the requirements specified in the <i>Visa Integrated Circuit Card Specification (VIS)</i> and has been approved by Visa Approval Services.</p>
	<div>ID# 0025214</div> <div>Edition: Oct 2019 Last Updated: Apr 2017</div>
Visa	<p>Visa International Service Association and all of its subsidiaries and affiliates.</p>
	<div>ID# 0025217</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
Visa Confidential	<p>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.</p>
	<div>ID# 0026799</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Visa Contactless Application	<p>A Visa application contained on a Chip that enables a <i>Visa Contactless Payment Specification</i>-compliant Contactless Payment Transaction to be performed.</p>
	<div>ID# 0027792</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Visa Healthcare Auto-Substantiation Transactions Documents	<p>A suite of documents that includes:</p> <ul style="list-style-type: none"> • 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

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	<div>ID# 0030542</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Visa Inc.	<p>A Delaware stock corporation.</p> <div>ID# 0025328</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Visa Merchant Direct Exchange	<p>A Merchant that directly enters Authorization requests or online financial transactions into the V.I.P. System.</p> <div>ID# 0027068</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Visa Micro Tag	<p>A Contactless Device issued as a companion to a corresponding full-size Card.</p> <div>ID# 0028917</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
Visa Resolve Online	<p>An online Visa service for the retrieval and transmission of dispute resolution information and documentation.</p> <div>ID# 0025388</div> <div>Edition: Oct 2019 Last Updated: Oct 2017</div>
Visa Restricted	<p>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.</p> <p>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."</p> <div>ID# 0030035</div> <div>Edition: Oct 2019 Last Updated: Apr 2018</div>
Visa Interlink Settlement Bank	<p>A bank where Interlink maintains its Settlement accounts and performs funds transfer for Settlement.</p> <div>ID# 0025391</div> <div>Edition: Oct 2019 Last Updated: Apr 2010</div>
Visa Token Service Active Issuer Participant	<p>An Issuer that has performed the onboarding process with Visa to participate in the Visa Token Service.</p> <div>ID# 0030569</div> <div>Edition: Oct 2019 Last Updated: Oct 2018</div>
Visa Token Service Basic Issuer Participant	<p>An Issuer in a country listed in the <i>Visa Token Service Basic Issuer Participation Service Guide</i> that has been enrolled by Visa to participate in the Visa Token Service for Card-Absent Environment Transactions.</p>

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	<div>ID# 0030570</div> <div>Edition: Oct 2019 Last Updated: Oct 2018</div>
Visa US Common Debit Application Identifier – US Region and US Territories	<p>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.</p> <div>ID# 0027582</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
Visa US Regulation II Certification Program	<p>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.</p> <p>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.</p> <div>ID# 0026999</div> <div>Edition: Oct 2019 Last Updated: Oct 2014</div>
VisaNet	<p>The systems and services, including the V.I.P. System and BASE II, through which Visa delivers Authorization, Clearing, and Settlement services to Members.</p> <div>ID# 0025218</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
VisaNet Access Point	<p>Visa hardware or software, or other Visa-approved means of authorized access that provides access to VisaNet and is located on the premises of a Member, non-Member agent of a Member, or Merchant.</p> <div>ID# 0025219</div> <div>Edition: Oct 2019 Last Updated: Oct 2017</div>
VisaNet Interchange Center	<p>A Visa facility that operates the VisaNet data processing systems and support networks.</p> <div>ID# 0025229</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
VisaNet Processor	<p>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.</p> <div>ID# 0025230</div> <div>Edition: Oct 2019 Last Updated: Oct 2016</div>
VisaNet Test System	<p>The hardware, software, and documentation software provided by Visa for use during the certification process</p>

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	ID# 0030544 Edition: Oct 2019 Last Updated: Apr 2018
Visa U.S.A. Board of Directors	The Visa U.S.A. Board of Directors. ID# 0030545 Edition: Oct 2019 Last Updated: Apr 2018
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: Oct 2019 Last Updated: Oct 2016
X	
No glossary terms available for X.	ID# 0025513 Edition: Oct 2019 Last Updated: Apr 2010
Y	
No glossary terms available for Y.	ID# 0025514 Edition: Oct 2019 Last Updated: Apr 2010
Z	
No glossary terms available for Z.	ID# 0030575 Edition: Oct 2019 Last Updated: Oct 2018