



# Interlink Core Rules and Interlink Product and Service Rules



17 April 2021

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

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

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

The Interlink Rules must not be duplicated, in whole or in part, without prior written permission from Visa.

If you have questions about the Interlink Rules, please [contact us](#).

## Contents

<b>Contents</b>	<b>3</b>
<b>Tables</b>	<b>13</b>
<b>Summary of Changes</b>	<b>19</b>
Summary of Changes since the 17 October 2020 Interlink Core Rules and Interlink Product and Service Rules	19
<b>Introduction</b>	<b>20</b>
The Interlink Rules	20
<b>1 Interlink Core Rules</b>	<b>23</b>
1.1 General	23
1.1.1 Governance	23
1.1.2 Waivers	24
1.1.3 Confidentiality	25
1.1.4 Interlink Rights	27
1.1.5 Use of VisaNet	29
1.2 Licensing and Numerics Management	30
1.3 Use of Marks	30
1.3.1 Ownership of Interlink Marks	30
1.3.2 General Use of Marks	30
1.3.3 Protecting the Interlink Brand	33
1.4 Issuance	33
1.4.1 Notification and Disclosure	33
1.4.2 Issuer Operational Standards	34
1.4.4 Zero Liability	35

1.4.5 Records Retention .....	35
1.5 Acceptance .....	35
1.5.1 General Acquirer Requirements .....	35
1.5.2 Merchant Agreements .....	36
1.5.3 Marks Display .....	36
1.5.4 Card Acceptance .....	37
1.5.5 Card Acceptance Prohibitions .....	37
1.6 Reserved for Future Use .....	38
1.7 Transaction Processing .....	38
1.7.1 Settlement .....	38
1.8 Processing Products .....	38
1.9 Interchange .....	38
1.10 Risk .....	39
1.10.1 Corporate Risk Reduction .....	39
1.10.2 Information Security .....	40
1.10.3 Agents .....	42
1.11 Dispute Resolution .....	43
1.11.1 Disputes .....	43
1.11.2 Arbitration and Compliance .....	44
1.12 Fees and Non-Compliance Assessments .....	45
1.12.1 Fee Assessment by Interlink .....	45
1.12.2 Non-Compliance Assessments .....	45
<b>2 Licensing and Numerics Management .....</b>	<b>53</b>
2.1 Membership .....	53

Contents

Interlink Core Rules and Interlink Product and Service Rules

---

2.1.1 Termination of Membership .....	53
2.2 BIN and Acquiring Identifier License and Administration .....	53
2.2.1 BIN and Acquiring Identifier Use and License .....	53
2.2.2 Administration of BINs, Acquiring Identifiers, and Numerics .....	53
2.3 Marks License .....	55
2.3.1 Marks License Grant .....	55
2.4 Visa US Regulation II Certification Program .....	55
2.4.1 Visa US Regulation II Certification Program – US Region and US Territories .....	55
2.5 Non-Interlink-Assigned BINs and Acquiring Identifiers .....	56
2.5.1 Non-Interlink-Assigned BINs and Acquiring Identifiers .....	56
<b>3 Brand Marks .....</b>	<b>57</b>
3.1 Marks License .....	57
3.1.1 Affinity/Co-Branded Card Programs .....	57
3.2 Use of Marks .....	58
3.2.1 Use of Marks by Members and Merchants .....	58
3.3 Point-of-Transaction Display of Marks .....	60
3.3.1 Display of Marks at the Point of Sale .....	60
<b>4 Issuance .....</b>	<b>61</b>
4.1 General Issuance .....	61
4.1.1 General Issuer Requirements .....	61
4.1.2 Issuer Disclosures to Cardholders .....	63
4.1.3 Affinity/Co-Brand Issuance .....	63
4.1.5 Provisional Credit .....	65
4.1.6 Chip Issuance Requirements .....	66

4.2 Interlink Card Issuance .....	73
4.2.1 Interlink Card – Issuer Requirements .....	73
4.2.2 Check Card Issuer Pre-Authorization Requirements .....	73
4.3 Campus Cards – US Region .....	75
4.3.1 Campus Card – Issuer Requirements – US Region .....	75
4.4 Prepaid .....	76
4.4.2 Prepaid – Authorization Service/Funds Access .....	76
4.4.3 Prepaid – General Purpose/Load Requirements .....	76
<b>5 Acceptance .....</b>	<b>77</b>
5.1 Responsibilities Related to Information and Notification .....	77
5.1.1 General Acceptance Requirements .....	77
5.2 Acquirer Responsibilities Related to Merchants .....	78
5.2.1 Merchant Agreements and Merchant Relationships .....	78
5.3 Merchant and Cardholder Interaction .....	80
5.3.1 Conditions of Card Acceptance .....	80
5.4 Acceptance Devices .....	80
5.4.1 Acceptance Device Requirements .....	80
5.4.2 Chip Acceptance Device Requirements .....	84
5.4.3 Unattended Cardholder-Activated Terminals .....	85
5.5 Specific Acceptance Environments and Procedures .....	86
5.5.1 Cash, Cash Equivalents, and Prepaid .....	86
5.5.2 Chip .....	88
5.5.3 Dynamic Currency Conversion .....	89
5.5.4 Health Care .....	90

Contents

Interlink Core Rules and Interlink Product and Service Rules

---

5.6 Transaction Receipt Requirements .....	91
5.6.1 Transaction Receipt Data and Format Requirements .....	91
5.7 Returns, Credits, and Refunds .....	92
5.7.1 Merchant Processing .....	92
<b>6 Reserved for Future Use .....</b>	<b>94</b>
<b>7 Transaction Processing .....</b>	<b>95</b>
7.1 VisaNet Systems Use .....	95
7.1.1 Interlink Switch .....	95
7.2 Access to Visa/Interlink Systems .....	96
7.2.1 Visa Merchant Direct Exchange .....	96
7.3 Authorization .....	96
7.3.1 Stand-In Processing Service Participation .....	96
7.3.2 Authorization Processing .....	97
7.3.3 Member Provision of Authorization Services .....	98
7.3.4 Authorization Reversals and Authorization Holds .....	98
7.3.5 Partial Authorization .....	99
7.3.6 Pre-Authorization .....	99
7.4 Merchant Interface System .....	100
7.4.1 Merchant Interface System Processing .....	100
7.5 Processing of Specific Transaction Types .....	101
7.5.2 Transaction Reversals .....	101
7.5.3 Quasi-Cash Transactions .....	101
7.6 Transaction Data Accuracy .....	102
7.6.1 Interlink Transaction Adjustments .....	102

7.6.2 Transaction Corrections .....	103
7.6.3 Merchant Data .....	104
7.7 Single Message System (SMS) .....	104
7.7.1 Single Message System Support .....	104
7.8 Settlement .....	104
7.8.1 Funds Transfer Requirements .....	104
<b>8 Processing Products .....</b>	<b>106</b>
8.1 Use of Interlink Systems .....	106
8.1.1 VisaNet Access Points .....	106
8.1.2 Visa Merchant Direct Exchange .....	107
8.2 Visa Innovation Center .....	107
8.2.1 Confidentiality of Information Exchanged in Relation to a Visa Innovation Center Engagement .....	107
8.2.2 Ownership of Intellectual Property in Relation to a Visa Innovation Center Engagement .....	108
8.2.3 Member License to Use Intellectual Property Developed in a Visa Innovation Center Engagement .....	109
<b>9 Interchange .....</b>	<b>110</b>
9.1 General Interchange Requirements .....	110
9.1.1 Interchange Reimbursement Fees .....	110
9.2 Interchange Reimbursement Fee Programs .....	111
9.2.1 Supermarket Interchange Reimbursement Fee .....	111
9.3 Interchange Reimbursement Fee Compliance Program .....	111
9.3.1 Interchange Reimbursement Fee Compliance .....	111
<b>10 Risk .....</b>	<b>113</b>



10.1 Corporate Risk Reduction .....	113
10.1.1 Anti-Money Laundering .....	113
10.2 Agents and Processors .....	113
10.2.1 Member Requirements Related to VisaNet Processors .....	113
10.2.2 Member Requirements Related to Third Party Agents .....	117
10.3 Account and Transaction Information Security .....	123
10.3.1 Account, Cardholder, and Transaction Information Security .....	123
10.3.2 Confidential Consumer Cardholder Information .....	124
10.4 PIN Security Requirements .....	124
10.4.1 PIN Requirements .....	124
10.5 Account Data Compromise .....	125
10.5.1 Global Compromised Account Recovery (GCAR) Program .....	125
10.6 Visa Risk Products .....	125
10.6.1 Card Verification Value (CVV) and Card Verification Value 2 (CVV2) .....	125
10.7 Transaction Alerts .....	126
10.7.1 Transaction Alerts Requirements .....	126
<b>11 Dispute Resolution .....</b>	<b>127</b>
11.1 Responsibilities for Dispute Resolution .....	127
11.1.1 Mutual Assistance Between Members .....	127
11.1.2 Issuer Responsibilities to Cardholders for Dispute Resolution – US Region .....	127
11.1.3 Interlink Right to Grant Exceptions to Dispute Processing Requirements .....	127
11.2 Dispute Resolution General Requirements .....	128
11.2.1 Dispute Resolution Process General Requirements .....	128
11.2.2 Dispute Resolution Process – Applicability of US Regional Rules .....	128

11.2.3 Dispute Resolution Process – Dispute Category 10 (Fraud) .....	129
11.2.4 Dispute Resolution Process – Dispute Category 12 (Processing Errors) and 13 (Consumer Disputes) .....	130
11.3 Use of Interlink Systems .....	132
11.3.1 Use of Visa/Interlink Systems for Dispute Processing .....	132
11.3.2 Transaction Processing Requirements .....	132
11.3.3 Reversal of a Dispute .....	133
11.4 Dispute Amount .....	133
11.4.1 Dispute and Dispute Response Amount General Requirements .....	133
11.4.2 Currency Conversion Difference .....	134
11.5 Dispute Rights and Restrictions .....	134
11.5.1 Prohibition of Multiple Transactions in a Dispute .....	134
11.5.2 Use of Compelling Evidence .....	134
11.6 Dispute Categories and Conditions .....	135
11.6.1 Dispute Categories Table Format .....	135
11.7 Dispute Category 10: Fraud .....	136
11.7.1 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud .....	136
11.8 Dispute Category 12: Processing Errors .....	139
11.8.1 Dispute Condition 12.1: Late Presentment .....	139
11.8.2 Dispute Condition 12.2: Incorrect Transaction Code .....	141
11.8.3 Dispute Condition 12.3: Incorrect Currency .....	143
11.8.4 Dispute Condition 12.4: Incorrect Account Number .....	147
11.8.5 Dispute Condition 12.5 Incorrect Amount .....	149
11.8.6 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means .....	150

11.8.7 Dispute Condition 12.7: Invalid Data .....	154
11.9 Dispute Category 13: Consumer Disputes .....	156
11.9.1 Dispute Category 13: Cardholder Letter Requirements .....	156
11.9.2 Dispute Condition 13.1: Merchandise/Services Not Received .....	156
11.9.3 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services .....	161
11.9.4 Dispute Condition 13.4: Counterfeit Merchandise .....	165
11.9.5 Dispute Condition 13.5: Misrepresentation .....	168
11.9.6 Dispute Condition 13.6: Credit Not Processed .....	171
11.9.7 Dispute Condition 13.7: Cancelled Merchandise/Services .....	174
11.10 Arbitration .....	178
11.10.1 Required Documentation for Arbitration .....	178
11.11 Compliance .....	178
11.11.1 Compliance Filing Conditions .....	178
11.11.2 Compliance Time Limits .....	178
11.11.3 Compliance Conditions and Required Documentation .....	179
11.11.4 Data Compromise Recovery .....	181
11.12 Arbitration and Compliance Decision .....	181
11.12.1 Arbitration and Compliance Filing Authority .....	181
11.12.2 Use of V.I.P. System Authorization Records in Arbitration and Compliance .....	181
11.12.3 Withdrawal of an Arbitration or Compliance Case .....	181
11.12.4 Conditions for an Appeal to the Arbitration and Compliance Committee .....	182
11.12.5 Appeal Time Limit .....	182
11.12.6 Appeal Review Fee .....	182
<b>12 Fees and Non-Compliance Assessments .....</b>	<b>183</b>

12.1 Issuance Non-Compliance Assessments .....	183
12.1.1 Fraud Activity Reporting Non-Compliance Assessments .....	183
12.2 Acceptance Non-Compliance Assessments .....	184
12.2.1 EMV Liability Shift and Fallback Non-Compliance Assessments .....	184
12.2.2 Marketplace Non-Compliance Assessments .....	184
12.2.3 Dynamic Currency Conversion (DCC) .....	185
12.4 Risk Non-Compliance Assessments .....	186
12.4.1 Account and Transaction Information Security Non-Compliance Assessments .....	186
12.4.2 Anti-Money Laundering Program Non-Compliance Assessments .....	187
12.4.3 Authentication Non-Compliance Assessments .....	187
12.4.4 Non-Compliance Assessments Related to Agents .....	188
12.5 Fees – General .....	188
12.5.1 Fee Assessment and Responsibility .....	188
12.6 Member-to-Member Fees .....	190
12.6.1 Fee Assessment and Responsibility .....	190
<b>Appendix A</b> .....	<b>194</b>
Visa Supplemental Requirements .....	194
<b>Glossary</b> .....	<b>198</b>

## Tables

Table 1-1: EMV Liability Shift Participation .....	43
Table 1-2: General Schedule of Non-Compliance Assessments – Tier 1 .....	47
Table 1-3: General Schedule of Non-Compliance Assessments – Tier 2 .....	48
Table 1-4: Non-Compliance Assessments for Willful Violations of the Interlink Rules .....	50
Table 1-5: Non-Compliance Assessments for Significant Violations of the Interlink Rules ..	50
Table 4-1: Contactless Payment Device Issuer Requirements .....	67
Table 5-1: Acceptance Device Requirements .....	80
Table 5-2: Chip Acceptance Device Testing Requirements .....	84
Table 5-3: Required Transaction Receipt Content for All Transactions .....	91
Table 9-1: Payment of Interchange Reimbursement Fees .....	110
Table 11-1: Dispute Resolution Process Steps – Category 10 (Fraud) .....	129
Table 11-2: Dispute Resolution Process Steps – Category 12 (Processing Errors) and Category 13 (Consumer Disputes) .....	130
Table 11-3: Financial Message Types – Category 10 (Fraud) .....	132
Table 11-4: Financial Message Types – Category 12 (Processing Errors) and Category 13 (Consumer Disputes) .....	133
Table 11-5: Allowable Compelling Evidence .....	134
Table 11-6: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons .....	136
Table 11-7: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Rights	136
Table 11-8: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes .....	137
Table 11-9: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Time Limit .....	137

Interlink Core Rules and Interlink Product and Service Rules

Table 11-10: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Processing Requirements .....	138
Table 11-11: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Pre-Arbitration Processing Requirements .....	138
Table 11-12: Dispute Condition 12.1: Late Presentment – Dispute Reasons .....	139
Table 11-13: Dispute Condition 12.1: Late Presentment – Dispute Rights .....	139
Table 11-14: Dispute Condition 12.1: Late Presentment – Dispute Time Limit .....	140
Table 11-15: Dispute Condition 12.1: Late Presentment – Dispute Processing Requirements .....	140
Table 11-16: Dispute Condition 12.1: Late Presentment – Dispute Response Processing Requirements .....	141
Table 11-17: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Reasons .....	141
Table 11-18: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights .....	142
Table 11-19: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Time Limit .....	142
Table 11-20: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements .....	142
Table 11-21: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Response Processing Requirements .....	143
Table 11-22: Dispute Condition 12.3: Incorrect Currency – Dispute Reasons .....	144
Table 11-23: Dispute Condition 12.3: Incorrect Currency – Dispute Rights .....	144
Table 11-24: Dispute Condition 12.3: Incorrect Currency – Invalid Disputes .....	144
Table 11-25: Dispute Condition 12.3: Incorrect Currency – Dispute Time Limit .....	145
Table 11-26: Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements .....	145
Table 11-27: Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights .....	145
Table 11-28: Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing .....	146

Requirements .....	
Table 11-29: Dispute Condition 12.4: Incorrect Account Number – Dispute Reasons .....	147
Table 11-30: Dispute Condition 12.4: Incorrect Account Number – Invalid Disputes .....	147
Table 11-31: Dispute Condition 12.4: Incorrect Account Number – Dispute Time Limit .....	148
Table 11-32: Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements .....	148
Table 11-33: Dispute Condition 12.5: Incorrect Amount – Dispute Reasons .....	149
Table 11-34: Dispute Condition 12.5: Incorrect Amount – Dispute Rights .....	149
Table 11-35: Dispute Condition 12.5: Incorrect Amount – Dispute Time Limit .....	149
Table 11-36: Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements .....	150
Table 11-37: Dispute Condition 12.5: Incorrect Amount – Dispute Response Processing Requirements .....	150
Table 11-38: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Reasons .....	151
Table 11-39: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights .....	151
Table 11-40: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Invalid Disputes .....	152
Table 11-41: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Time Limit .....	152
Table 11-42: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements .....	152
Table 11-43: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements .....	153
Table 11-44: Dispute Condition 12.7: Invalid Data – Dispute Reasons .....	154
Table 11-45: Dispute Condition 12.7 Invalid Data – Dispute Rights .....	154

Table 11-46: Dispute Condition 12.7: Invalid Data – Dispute Time Limit .....	155
Table 11-47: Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements .....	155
Table 11-48: Dispute Condition 12.7 Invalid Data – Dispute Response Processing Requirements .....	156
Table 11-49: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Reasons .....	157
Table 11-50: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights .....	157
Table 11-51: Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes .....	157
Table 11-52: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit .....	158
Table 11-53: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements .....	159
Table 11-54: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements .....	160
Table 11-55: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Reasons .....	161
Table 11-56: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights .....	162
Table 11-57: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Invalid Disputes .....	162
Table 11-58: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Time Limit .....	163
Table 11-59: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements .....	164
Table 11-60: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Response Processing Requirements .....	165



Table 11-61: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons .....	165
Table 11-62: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Rights .....	166
Table 11-63: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Time Limit .....	166
Table 11-64: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements .....	167
Table 11-65: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Response Processing Requirements .....	167
Table 11-66: Dispute Condition 13.5: Misrepresentation – Dispute Reasons .....	168
Table 11-67: Dispute Condition 13.5: Misrepresentation – Dispute Rights .....	168
Table 11-68: Dispute Condition 13.5: Misrepresentation – Invalid Disputes .....	169
Table 11-69: Dispute Condition 13.5: Misrepresentation – Dispute Time Limit .....	169
Table 11-70: Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements .....	170
Table 11-71: Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements .....	170
Table 11-72: Dispute Condition 13.6: Credit Not Processed – Dispute Reasons .....	171
Table 11-73: Dispute Condition 13.6: Credit Not Processed – Dispute Rights .....	171
Table 11-74: Dispute Condition 13.6: Credit Not Processed – Invalid Disputes .....	172
Table 11-75: Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit .....	172
Table 11-76: Dispute Condition 13.6: Credit Not Processed – Dispute Processing Requirements .....	173
Table 11-77: Dispute Condition 13.6: Credit Not Processed – Dispute Response Processing Requirements .....	173
Table 11-78: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons ..	174
Table 11-79: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights ....	174
Table 11-80: Dispute Condition 13.7: Cancelled Merchandise/Services – Invalid Disputes ..	175

## Tables

### Interlink Core Rules and Interlink Product and Service Rules

---

Table 11-81: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit .....	176
Table 11-82: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements .....	176
Table 11-83: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Response Processing Requirements .....	177
Table 11-84: Pre-Compliance Time Limits .....	179
Table 11-85: Compliance Time Limits .....	179
Table 11-86: Chargeback Reduction Service Returned or VROL Prevented Valid Dispute, Dispute Response, or Pre-Arbitration Attempt for Invalid Data .....	180
Table 11-87: Rapid Dispute Resolution – Credit Issued .....	180
Table 12-1: Member Non-Compliance Assessments for Non-Compliance with the Chip Interoperability Compliance Program .....	183
Table 12-2: Non-Compliance Assessments for Member Failure to Meet Marketplace Requirements .....	185
Table 12-3: Non-Compliance Assessments for the Account Information Security Program ..	186
Table 12-4: PIN Security Non-Compliance Assessments .....	187

## Summary of Changes

### Summary of Changes since the 17 October 2020 Interlink Core Rules and Interlink Product and Service Rules

Change
<b>Consumer Dispute Processing Requirements and Miscellaneous Dispute Rule Changes</b> <b>Effective 16 October 2021</b> Revisions have been made to the Dispute requirements to support new market environments and to make additional revisions for clarity and consistency.
<b>Revisions to Support Visa Smarter STIP</b> <b>Effective 7 January 2021</b> Revisions have been made to support Visa Smarter Stand-In Processing (STIP).
<b>Credit Not Processed Timeframe and Miscellaneous Dispute Rule Changes</b> <b>Effective 17 April 2021 and 16 October 2021</b> Timeframe and miscellaneous Dispute changes have been made.
<b>Effective Date Revisions</b> Most effective dates older than 6 months have been deleted.
<b>Editorial Changes</b> Editorial revisions have been made to ensure consistency and clarity and to delete obsolete or redundant language.

## Introduction

### The Interlink Rules

#### The Interlink Core Rules and Interlink Product and Service Rules

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

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

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

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

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

ID# 0020308

Edition: Apr 2021 | Last Updated: Apr 2017

### Writing Conventions

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

- "Interlink" refers to an Interlink Region (U.S. or Canada), office, management, or committee
- If the singular is used, it means the plural, and the plural means the singular. For example: "A Merchant must ..." means that "All Merchants must..."
- Responsibility is assigned to a Member. For example: "A Merchant must..." means "An Acquirer must ensure that its Merchant..."

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

ID# 0020313

Edition: Apr 2021 | Last Updated: Apr 2016

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

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

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

ID# 0020315

Edition: Apr 2021 | 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

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## 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.

#### 1.1.1.2 Restriction on Use of Interlink Materials

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

- Use or make copies, in whole or in part, of any aspect of any software, software development kits, APIs, documentation, tools, or other materials provided to the Member in connection with an Interlink product, service, and/or program
- Disclose or distribute any Interlink materials or any implementations thereof
- Reverse engineer, decompile, disassemble, or otherwise attempt to obtain the underlying ideas, algorithms, structure, or organization of any Interlink product or service, or any component thereof, except to the extent that any of the foregoing are not permitted to be restricted under applicable law
- Attempt to defeat, avoid, bypass, remove, deactivate, or otherwise circumvent any software protection or security mechanisms in any Interlink product or service, or any related component
- Alter or remove any copyright, trademark, trade name, patent, or other proprietary rights notice, legend, symbol, or the like appearing on or in any Interlink materials

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#### 1.1.2 Waivers

##### 1.1.2.1 Waivers to the Interlink Rules

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

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

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

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

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

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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

#### 1.1.3.2 Confidentiality of Visa and Interlink Systems Information

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

- Are advised of the confidential and proprietary nature of these systems and documentation
- Use their best efforts to protect the VisaNet Access Points
- Are prohibited from both:
  - Providing access to or disclosing these systems and documentation to any third party
  - Using these systems and documentation for any purpose not authorized in the Interlink Rules

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

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

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

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#### 1.1.4.2 Visa and Members' Rights to Use General Skills or Knowledge

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

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#### 1.1.4.3 Interlink Right to Monitor, Audit, Inspect, and Investigate

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

- Interlink Rules
- Interlink Network Charter Documents
- Interlink Technical Specifications
- Account Information Security Program
- PIN Management Requirements Documents
- *Visa PIN Security Program Guide*
- All applicable brand and security standards and procedures

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

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

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#### 1.1.4.4 Interlink Communication of Audit Findings

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

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

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

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

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#### 1.1.5 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 *VisaNet Letter of Agreement*.

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

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##### 1.1.5.2 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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#### 1.1.6.1 Member Participation in Interlink Network

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

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## 1.2 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*.

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### 1.3.2 General Use of Marks

#### 1.3.2.1 Interlink Program Marks List

The Interlink Program Marks include:

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

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#### 1.3.2.2 Brand Prominence

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

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

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#### 1.3.2.3 Use and Protection of Interlink Marks

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

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

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

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#### 1.3.2.4 Use of Interlink Marks

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

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

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

An Interlink Member must:

- Upon request, supply Visa with samples showing the Member's use of the Interlink Marks
- Cooperate with Visa in executing any and all documents or in doing or refraining from doing such acts as may be reasonably necessary to enable Visa to protect the Interlink Marks
- Promptly notify Visa of any infringement, potential infringement or improper use of the Interlink Marks that may come to the Interlink Member's notice. Visa will have the sole right to engage in infringement, opposition, cancellation on or unfair competition proceedings involving the Interlink Marks

- Use Interlink Wordmark and the Network Design Mark in combination with each other
- Place the registered Interlink Marks denotation ® at the first or most prominent use of the Interlink Wordmark in typed or printed material

An Interlink Member must not:

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

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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.

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#### 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.

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### 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.

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## 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.

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#### 1.4.1.2 Disclosure of Interlink Transaction Information

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

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

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#### 1.4.2 Issuer Operational Standards

##### 1.4.2.1 PIN Issuance

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

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

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##### 1.4.2.2 Issuer Responsibility for Stand-In Processing Transactions

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

In the Canada Region: This requirement does not apply.

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##### 1.4.2.3 Issuer Credit Transaction Posting

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

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

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

- An Authorization response based on the total Transaction amount
- A special Decline response code indicating that the Transaction was denied solely because the cash back portion of the Transaction was rejected

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#### 1.4.4 Zero Liability

##### 1.4.4.1 Zero Liability

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

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

The Issuer must communicate any restrictions to its Cardholders.

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#### 1.4.5 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

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### 1.5 Acceptance

#### 1.5.1 General Acquirer Requirements

##### 1.5.1.1 Merchant Qualification Standards

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

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

- Operating within an allowed jurisdiction
- Not misrepresenting its Merchant Outlet location or locations

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## 1.5.2 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.

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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.

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#### 1.5.4 Card Acceptance

##### 1.5.4.1 Honor All Cards

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

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

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

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

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##### 1.5.4.3 Uniform Services – Merchant Requirement

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

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

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#### 1.5.5 Card Acceptance Prohibitions

##### 1.5.5.1 Prohibitions on Acquiring Canada Transactions – Canada Region

Acquiring of Interlink Transactions is not permitted in Canada.

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#### 1.5.5.2 Surcharges

Except as specified in *Section 5.1.1.4, 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.

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#### 1.5.5.3 Scrip Prohibition

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

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### 1.6 Reserved for Future Use

### 1.7 Transaction Processing

#### 1.7.1 Settlement

##### 1.7.1.9 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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### 1.8 Processing Products

Reserved for future use.

### 1.9 Interchange

Reserved for future use.

## 1.10 Risk

### 1.10.1 Corporate Risk Reduction

#### 1.10.1.1 Anti-Money Laundering Program Requirement

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

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#### 1.10.1.2 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

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#### 1.10.1.3 Anti-Money Laundering Program Compliance

If Interlink determines that a Member or the Member's designated agent has failed to comply with *Section 1.10.1.1, Anti-Money Laundering Program Requirement*, and *Section 1.10.1.2, 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

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#### 1.10.1.4 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.

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### 1.10.2 Information Security

#### 1.10.2.1 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.

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#### 1.10.2.2 Cardholder and Transaction Information Disclosure Limitations

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

- Make no further disclosure of the information
- Treat the information as confidential

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

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

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#### 1.10.2.3 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.

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### 1.10.3 Agents

#### 1.10.3.1 Processor Disclosure of Account or Transaction Information

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

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

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#### 1.10.3.2 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.

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#### 1.10.3.3 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*
- 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.

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## 1.11 Dispute Resolution

### 1.11.1 Disputes

#### 1.11.1.1 Attempt to Settle

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

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

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

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

**Effective for Disputes processed on or after 16 October 2021** An Issuer must not process a Dispute unless the Cardholder has suffered a financial loss<sup>1</sup> (for example: the Cardholder did not receive merchandise or services, was charged incorrectly, or did not authorize the Transaction).

<sup>1</sup> This does not apply to Dispute category 11 (Authorization).

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#### 1.11.1.2 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
<b>Effective through 16 April 2021</b>	All domestic and interregional <sup>1</sup> counterfeit POS Transactions, except US domestic Automated Fuel Dispenser Transactions
<b>Effective 17 April 2021</b>	All domestic and interregional <sup>1</sup> counterfeit POS Transactions
<sup>1</sup> Between the US Region and Canada Region	

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#### 1.11.2 Arbitration and Compliance

##### 1.11.2.1 Invalid Arbitration or Compliance Case Rejection

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

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##### 1.11.2.2 Arbitration and Compliance Decision

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

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##### 1.11.2.3 Arbitration or Compliance Financial Liability

An Arbitration or Compliance decision may result in either:

- One Member assigned full liability
- Members sharing financial liability

The responsible Member is financially liable for both:

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

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

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

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#### 1.11.2.4 Arbitration or Compliance Appeal

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

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## 1.12 Fees and Non-Compliance Assessments

### 1.12.1 Fee Assessment by Interlink

#### 1.12.1.2 Interlink Fee Adjustments

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

- The overpayment or underpayment was reported to Interlink by the Member.
- Interlink discovered that an adjustment was due to the Member.

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

Any collection or refund does not include interest.

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### 1.12.2 Non-Compliance Assessments

#### 1.12.2.1 Interlink Right to Impose Non-Compliance Assessments

The Interlink Rules specify all of the following:

- Enforcement mechanisms that Interlink may use for violations of the *Interlink Network, Inc. Bylaws* or Interlink Rules
- The procedure for the allegation and investigation of violations
- The rules and schedules for non-compliance assessments

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

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

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

- An Interlink Member
- An Agent or Processor, through its registering Interlink Member
- An Interlink officer

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

Interlink may, at its sole discretion, deviate from the schedules specified in *Section 1.12.2.2, General Non-Compliance Assessment Schedules*, and *Section 1.12.2.8, 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

#### 1.12.2.2 General Non-Compliance Assessment Schedules

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 1-2, General Schedule of Non-Compliance Assessments – Tier 1*.
- For all other Interlink Rules, *Table 1-3, General Schedule of Non-Compliance Assessments – Tier 2*.

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

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

**Table 1-2: 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"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	Non-compliance assessment of USD 25,000
30 calendar days have passed after response due and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	Non-compliance assessment of USD 50,000
60 calendar days have passed after response due and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	Non-compliance assessment of USD 75,000
90 calendar days have passed after response due and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	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 1-3: 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"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	Non-compliance assessment of USD 5,000
30 calendar days have passed after response due and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	Non-compliance assessment of USD 10,000
60 calendar days have passed after response due and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	Non-compliance assessment of USD 25,000
90 calendar days have passed after response due and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction</li> </ul>	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.

### 1.12.2.3 Determination of Violation of the Interlink Rules

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



- The response from a Member to a Notification of investigation and other available information. Interlink will determine whether a violation of the *Interlink Network, Inc. Bylaws* or the Interlink Rules has occurred.
- A review by Interlink of the evidence in relation to the identified violation, including any previous compliance cases and/or audit findings.
- The Member's failure to respond to a Notification of investigation and to provide all information requested.

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#### 1.12.2.4 Notification of Determination of Violation

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

- Reasons for such determination
- Non-compliance assessment amount
- Right to appeal the determination and/or the non-compliance assessments for the violation, as specified in *Section 1.12.2.9, Enforcement Appeals*.

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

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#### 1.12.2.5 Non-Compliance Assessment Member Responsibility

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

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#### 1.12.2.8 Willful or Significant Violations Schedules

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 1-4, 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 1-5, Non-Compliance Assessments for Significant Violations of the Interlink Rules*, where a violation is considered “significant” in that the Member’s action, error or omission, intended or unintended, known or unknown, presents immediate and/or substantial risks, economic or otherwise, to Interlink, its Members, Cardholders, Merchants, and/or a country’s applicable laws or regulations

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

**Table 1-4: 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"> <li>• Warning letter with a request for a compliance/resolution plan</li> <li>• USD 50,000 non-compliance assessment (payment will be suspended until end date for correction)</li> </ul>
Response date has passed and either: <ul style="list-style-type: none"> <li>• Rule violation not corrected</li> <li>• Rule violation corrected but violation of same rule repeated after correction within a 12-month period</li> </ul>	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 1-5: 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"> <li>• Warning letter with a request for a compliance/resolution plan</li> <li>• USD 50,000 non-compliance assessment (payment will be suspended until end date for correction)</li> </ul>

Table 1-5: Non-Compliance Assessments for Significant Violations of the Interlink Rules (continued)

Event	Interlink Action/Non-Compliance Assessment
Response date has passed and either: <ul style="list-style-type: none"><li>• Rule violation not corrected</li><li>• Rule violation corrected but violation of same rule repeated after correction within a 12-month period</li></ul>	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.

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### 1.12.2.9 Enforcement Appeals

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

- The Member's appeal letter must be received by Interlink within 30 calendar days of the Member's receipt of the Notification of the violation or non-compliance assessment.
- The appealing Member must submit with the appeal any new or additional information or supporting arguments necessary to substantiate its request for an appeal.
- A fee of USD 5,000 will be assessed to the Member upon receipt of the appeal. This fee is refundable if the appeal is upheld.

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

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## Part 2: Interlink Product and Service Rules

## 2 Licensing and Numerics Management

### 2.1 Membership

#### 2.1.1 Termination of Membership

##### 2.1.1.1 Issuer Responsibility upon Termination

Upon termination of membership, an Interlink Member must both:

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

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

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### 2.2 BIN and Acquiring Identifier License and Administration

#### 2.2.1 BIN and Acquiring Identifier Use and License

##### 2.2.1.1 Compliance with Visa BIN and Acquiring Identifier Licensing Requirements

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

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#### 2.2.2 Administration of BINs, Acquiring Identifiers, and Numerics

##### 2.2.2.1 Licensing of Alternate Routing Identifier

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

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#### 2.2.2.2 Use of Numeric ID

An Interlink Member or Processor 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

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

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

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

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

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#### 2.2.2.4 BIN Transfer to a New Processor

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

- Assign its Interlink BINs or Acquiring Identifiers to the new VisaNet Processor
- In the event of termination of relationship with a VisaNet Processor, the Interlink Member must both:
  - Ensure that all its Interlink BINs or Acquiring Identifiers installed with the current VisaNet Processor are migrated to the new VisaNet Processor, unless the former processor agrees to continue processing those items
  - Require the new VisaNet Processor to complete any activity associated with the converted BIN or Acquiring Identifier, unless the former VisaNet Processor agrees to complete such activity

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### 2.3 Marks License

#### 2.3.1 Marks License Grant

##### 2.3.1.1 License Grant for Visa-Owned Marks

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

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### 2.4 Visa US Regulation II Certification Program

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

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

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

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

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

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

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

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

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## 2.5 Non-Interlink-Assigned BINs and Acquiring Identifiers

### 2.5.1 Non-Interlink-Assigned BINs and Acquiring Identifiers

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

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

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

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## 3 Brand Marks

### 3.1 Marks License

#### 3.1.1 Affinity/Co-Branded Card Programs

##### 3.1.1.1 Affinity/Co-Brand Program Positioning and Advertising

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

- Obtain prior written permission from Interlink for the use of an Affinity/Co-Brand program name
- Ensure that all Collateral Material and Cards clearly state that the Interlink Member is the Issuer of the Card
- Not position the Card as adding superior acceptability at the Point-of-Transaction
- Not state or imply that the Affinity/Co-Brand Card is accepted only by a particular Merchant or class of Merchants
- Portray itself as the owner of the Affinity/Co-Brand program
- Ensure that the Affinity/Co-Brand partner does not state or imply that the Affinity/Co-Branded Card is owned or issued by the Affinity/Co-Brand partner
- Ensure that the Interlink Member and/or Affinity/Co-Brand partner provides information requested by Interlink to ensure compliance
- Not use Olympic marks, logos, designations, or authenticating statements on the Card
- Ensure that the Marks or the Trade Name of the Affinity/Co-Brand partner, if printed on the Card, must be both:
  - Clearly legible either on the front or back of the Card
  - At least equal in size of the total surface of any other Acceptance Mark on the Card
  - If printing a customer service telephone number on the back of the Card, use either its own telephone number, or that of the Affinity/Co-Brand partner, or both.

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

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

#### 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 embossed<sup>1</sup> 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.

<sup>1</sup> 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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#### 4.1.5 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

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

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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 US Territories	Any	Optional	Required	N/A
1 October 2015	Canada Region US Region and US Territories	2.1 or later	Required	Optional	Required
31 December 2015	Canada Region	2.1 or later	Required	For a Contactless Payment Device that is not a Card, not permitted for tokenized Transactions	Required

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

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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 Specifications<sup>1</sup>
- *Visa Product Brand Standards*
- Is issued as a companion to a full-size Card and offers the same benefits as the full-size Card
- Is linked to a valid, unexpired Interlink Card account, excluding prepaid devices (a Contactless-Only Payment Device may be assigned a different Payment Credential).

<sup>1</sup> This requirement does not apply to 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 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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#### 4.1.6.9 Chip Card Authentication

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

- VisaNet
- Third party/VisaNet Processor

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#### 4.1.6.10 Service Codes on Chip Cards

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

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#### 4.1.6.11 Effective Date and Expiration Date Consistency

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

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

- The expiration date of the Issuer's Public Key, or any security feature containing an expiration date in a Chip, if one is present on the Card
- For Chip Card products approved by Interlink on or after 1 January 2016, the date the Chip product is scheduled for removal from the list of Visa-approved Chip products<sup>1</sup>

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.

<sup>1</sup> 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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#### 4.1.6.12 Issuer Control of Post-Issuance Updates

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

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

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#### 4.1.6.13 Chip Card Payment Application Options

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

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#### 4.1.6.14 Dynamic Data Authentication (DDA) Issuer Requirement

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

- Support DDA<sup>1</sup> (support for combined DDA/application cryptogram generation remains optional)
- Not support static data authentication

<sup>1</sup> Online-only Chip Cards that do not have contactless functionality or any type of offline data authentication are still permitted.

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#### 4.1.6.15 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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#### 4.1.6.16 Contact and Contactless Chip Application Transaction Counter (ATC)

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

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

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#### 4.1.6.17 Visa-Owned Chip Technology Use

Visa-owned Chip technology must be used solely for the purpose of facilitating an Interlink Transaction, Visa transaction, Visa Electron transaction, or Plus transaction.<sup>1</sup> 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

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

ID# 0027577

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

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

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

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

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#### 4.1.6.19 Liability for Chip Fallback Transactions

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

- The Transaction is authorized by the Issuer or the Issuer's agent.
- Appropriate values identifying the Transaction as a Fallback Transaction are included within the related Authorization Message.
- Correct acceptance procedures are followed.

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#### 4.1.6.20 Issuer Liability for Chip Card Payment Application

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

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#### 4.1.6.21 Chip Card Issuing Requirements

An Issuer of Chip Cards must comply with:

- *Visa Integrated Circuit Card Specification (VIS)*
- *Visa Contactless Payment Specification (VCPS)*
- *The applicable Visa Personalization Specification*

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#### 4.1.6.22 Chip Card Issuer Terminal Risk Management

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

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#### 4.1.6.23 Contactless Card Customer Service Telephone Number – US Region and US Territories

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

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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 (“decoupled debit”).

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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 X 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 X 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 X 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,"<sup>1</sup> 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

<sup>1</sup> 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

### 4.4.2 Prepaid – Authorization Service/Funds Access

#### 4.4.2.1 Partial Authorization Service for Prepaid Card Issuers

A 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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## 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 Acceptance Devices

### 5.4.1 Acceptance Device Requirements

#### 5.4.1.1 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"><li>• Accept all 16-digit Payment Credentials</li><li>• Display the appropriate acceptance Mark</li><li>• Use the proper POS Entry Mode code</li><li>• If not Chip-enabled, be able to process a key-entered Transaction<sup>1</sup></li></ul>
Contact Chip	<ul style="list-style-type: none"><li>• Be EMV-Compliant and approved by EMVCo</li><li>• Complete testing, as specified in <i>Section 5.4.2.1, Chip Acceptance Device Testing Requirements</i></li></ul>



Table 5-1: Acceptance Device Requirements (continued)

Acceptance Device Type	Requirements
	<ul style="list-style-type: none"> <li>• Accept and process VIS and Common Core Definition Chip Cards</li> <li>• Be able to read a Magnetic Stripe and complete a Magnetic Stripe-read Transaction. This requirement does not apply if the Mobile Payment Acceptance Solution used by the Merchant is both: <ul style="list-style-type: none"> <li>– Compliant with the Payment Card (PCI)-approved solution for commercial-off-the-shelf (COTS) devices</li> <li>– Able to complete a payment Transaction through other means at the same location</li> </ul> </li> <li>• Support Fallback Transactions</li> <li>• 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"> <li>– The Chip is not EMV-Compliant.</li> <li>– The Chip reader is inoperable.</li> <li>– The Chip malfunctions during the Transaction or cannot be read.</li> <li>– The Chip Transaction cannot be completed due to the absence of a mutually supported Application Identifier (AID).</li> </ul> <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.<sup>1</sup></p> </li> <li>• Include an EMV Online Card Authentication Cryptogram and all data elements used to create it in all Online Authorization Requests for a Chip Transaction transmitted to Interlink</li> <li>• Read an EMV-Compliant and VIS-Compliant Chip and not allow override of Chip Authorization controls by prompting for a Magnetic Stripe read</li> <li>• Support terminal action codes</li> <li>• 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</li> </ul>

Table 5-1: Acceptance Device Requirements (continued)

Acceptance Device Type	Requirements
	<ul style="list-style-type: none"> <li>• Act on the Cardholder Verification Method list<sup>2</sup></li> <li>• Have an active PIN pad that complies with Visa encryption standards</li> <li>• Have the capability to have its Public Keys replaced in an acceptable method by any Interlink-specified date</li> <li>• If Online-capable and offline-capable, perform Terminal Risk Management</li> <li>• Support Post-Issuance Updates</li> <li>• Perform Terminal Risk Management</li> <li>• Support "Plaintext Offline PIN" if it supports "Enciphered Offline PIN"</li> </ul>
Contactless Chip	<ul style="list-style-type: none"> <li>• Be approved by EMVCo or Visa</li> <li>• If deployed after 1 May 2013, not limit the Transaction amount of a Contactless Transaction in a Face-to-Face Environment</li> <li>• If deployed on or after 16 October 2015, forward to Interlink the form factor indicator field, when provided by a Contactless Payment Device</li> <li>• Comply with the <i>Visa Contactless Payment Specification 2.1.1</i> or later</li> <li>• Act on the Cardholder Verification Method list<sup>2</sup></li> </ul>
Magnetic Stripe	<ul style="list-style-type: none"> <li>• Transmit the entire unaltered contents of all data encoded on track 1 or track 2 of the Magnetic Stripe</li> <li>• Act upon Service Codes or request Online Authorization</li> <li>• Not erase or alter any Magnetic-Stripe encoding on a Card</li> <li>• 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</li> </ul>
<p><sup>1</sup> 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.</p> <p><sup>2</sup> 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.</p>	

#### 5.4.1.2 Merchant Acceptance Device Requirements

An Acquirer must require its Merchant to have a correctly operating Acceptance Device and an alphanumeric PIN pad at, or in proximity to, the Point-of Transaction.

The Acceptance Device must:

- Comply with the following documents
  - *V.I.P. System SMS Interlink Technical Specifications*
  - PIN Management Requirements Documents
  - *Visa PIN Security Program Guide*
- Be enabled for both Magnetic-Stripe Data and Chip data
- Function reliably
- Be available for use by all Cardholders, and for all Transactions except Pre-Authorization Completion

A point-of-sale PIN pad used by the Merchant must be Visa-approved and triple-DES<sup>1</sup> capable.

<sup>1</sup> The data encryption standard defined in American National Standards Institute X3.92-1981 for encrypting and decrypting binary coded data.

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#### 5.4.1.3 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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#### 5.4.1.4 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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## 5.4.2 Chip Acceptance Device Requirements

### 5.4.2.1 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"> <li>Before deploying or upgrading a Chip-Reading Device</li> </ul>	<ul style="list-style-type: none"> <li>Submit test results using the Chip Compliance Reporting Tool (CCRT)<sup>1</sup></li> <li>Not submit ADVT test results for a device containing a kernel or interface module (IFM) that has expired</li> </ul>
Contactless Chip-Reading Device	<ul style="list-style-type: none"> <li>Contactless Device Evaluation Toolkit (CDET)</li> </ul>	Before deploying either a: <ul style="list-style-type: none"> <li>New Contactless Chip-Reading Device</li> <li>Existing Contactless Chip-Reading Device that has undergone a significant hardware or software upgrade</li> </ul>	Submit test results using the CCRT <sup>1</sup>

<sup>1</sup> A centralized, server-based, online solution for the systematic reporting of ADVT test results.

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### 5.4.2.2 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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### 5.4.2.3 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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### 5.4.3 Unattended Cardholder-Activated Terminals

#### 5.4.3.1 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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#### 5.4.3.2 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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## 5.5 Specific Acceptance Environments and Procedures

### 5.5.1 Cash, Cash Equivalents, and Prepaid

#### 5.5.1.1 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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#### 5.5.1.2 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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##### 5.5.1.3 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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##### 5.5.1.4 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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## 5.5.2 Chip

### 5.5.2.1 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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### 5.5.2.2 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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### 5.5.2.3 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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### 5.5.3 Dynamic Currency Conversion

#### 5.5.3.1 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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#### 5.5.3.2 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 (for example: pre-selecting the DCC option) that may cause the Cardholder to choose DCC by default
- Ensure that the Cardholder expressly agrees to DCC
- For a Transaction in a Card-Present Environment, display the information specified in the *DCC Guide* to the Cardholder only on a customer-facing screen or handheld Acceptance Device, as follows:
  - **Effective 17 April 2021 through 14 October 2022** For a Merchant Outlet that is newly deploying a DCC solution or upgrading the Acceptance Device at which DCC would occur
  - **Effective 15 October 2022** For all Merchants
- For a Transaction in a Card-Present Environment, require the Cardholder to expressly agree to DCC by directly interfacing with a customer-facing screen or handheld Acceptance Device, as follows:
  - **Effective 17 April 2021 through 14 October 2022** For a Merchant Outlet that is newly deploying a DCC solution or upgrading the Acceptance Device at which DCC would occur
  - **Effective 15 October 2022** For all Merchants
- Not misrepresent, either explicitly or implicitly, that its DCC service is an Interlink service
- Offer DCC in the Cardholder Billing Currency
- Not impose any additional requirements on the Cardholder to have the Transaction processed in the local currency

- Not convert a Transaction amount in the local currency that has been approved by the Cardholder into an amount in another currency after the Transaction has been completed but not yet entered into Interchange

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#### 5.5.4 Health Care

##### 5.5.4.1 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
- Provide the Visa Flexible Spending Account (FSA) or Visa Health Reimbursement Arrangement (HRA) BIN list only to eligible Merchants
- Ensure that HRA and FSA Auto-Substantiation Transactions originate only from a SIGIS-certified Merchant
- Provide an 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
- Respond to Issuer requests for Visa Healthcare Auto-Substantiation Transaction data

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##### 5.5.4.2 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

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## 5.6 Transaction Receipt Requirements

### 5.6.1 Transaction Receipt Data and Format Requirements

#### 5.6.1.1 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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#### 5.6.1.2 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
Payment Credential	Only the last 4 digits of the Payment Credential must be printed on the Cardholder's copy of the Transaction Receipt.
Merchant location	Merchant city and state/province
Merchant name	The name used by the Merchant to identify itself to its customers
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"><li>• Manual Cash Disbursement</li><li>• Prepaid Load</li><li>• Purchase</li></ul>

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### **5.6.1.3 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," "Transaction Amount," "Transaction Charged," or "Amount Charged" next to the Transaction amount
- Currency Conversion Rate
- Currency conversion commission, fees, markup, or margin on the exchange rate over a wholesale rate or government-mandated rate
- Statement, easily visible to the Cardholder, that the Cardholder has been offered a choice of currencies for payment (including the local currency of the Merchant) and expressly agrees to the Transaction
- Statement that DCC is conducted by the Merchant

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## **5.7 Returns, Credits, and Refunds**

### **5.7.1 Merchant Processing**

#### **5.7.1.1 Merchant Processing of Credits to Cardholders**

A Merchant that processes a Credit Transaction to a Cardholder's account for a previously completed purchase Transaction must be the same Merchant (same Terminal or Merchant Outlet is not required) that initiated the original purchase, and is subject to the following requirements:

- To the extent possible, the Merchant must process the Credit Transaction to the same Payment Credential as used in the original Transaction
- If unable to process a Credit Transaction to the original Payment Credential, the Merchant may refund the Transaction amount through alternate means (cash, check, in-store credit, or prepaid card), if any of the following conditions apply:

- A Transaction Receipt or other proof of purchase is absent
- The Cardholder claims that the Prepaid Card used for the original purchase has been discarded
- The Authorization Request for a Credit Transaction to the original Payment Credential receives a Decline Response
- Initiate the Credit Transaction through the use of a PIN and an Acceptance Device
- Not exceed the original Transaction amount
- Process the refund with 5 calendar days of the Credit Transaction Date

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#### 5.7.1.2 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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##### 7.3.1.3 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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##### 7.3.1.4 Visa Smarter Stand-In Processing – Issuer Participation Requirements

If an Issuer opts to participate in Visa Smarter Stand-In Processing (STIP), the Issuer is responsible for both:

- Obtaining any necessary permissions and consents in connection with having Transactions processed by Visa Smarter STIP
- Setting Visa Smarter STIP parameters, which in the event of a conflict will prevail over any other STIP parameters set by the Issuer

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### 7.3.2 Authorization Processing

##### 7.3.2.1 Merchant or Acquirer Authorization Requirements

A Merchant or an Acquirer must both:

- Obtain Authorization before completing a Transaction
- Electronically transmit the Transaction data to the Merchant Interface System and through the Interlink Switch to the Card Authorization System

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### 7.3.3 Member Provision of Authorization Services

#### 7.3.3.1 Requirement to Provide Authorization Services

A Member must provide Authorization services for all of its Cardholders or Merchants 24 hours a day, 7 days a week, using one of the following methods:

- Directly, as a Processor
- Through another designated Processor
- By other means approved by Interlink

An Issuer or its designated Processor must respond to an Authorization Request within 10 seconds of its transmission by Interlink.

If the Card Authorization System does not receive an Authorization Response from an Issuer within the specified time limit, the Interlink Switch will respond on behalf of the Issuer using Stand-In Processing.<sup>1</sup>

<sup>1</sup> 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 X hours after following receipt of Pre-Authorization Request, if a Pre-Authorization Completion message has not been received by that time

This requirement does not apply if the Issuer determines that the Transaction or account involves suspicious or unusual activity.

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

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

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

### 7.5.2 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 within 2 hours of discovery
- Submit a correction or an Adjustment for each duplicate or erroneous Transaction within 2 business days following discovery
- If submitting an Adjustment, reference, either:
  - The settled, original Transaction containing duplicate or erroneous data, including Transactions where the Merchant completed the sale but the Transaction timed out or failed to complete<sup>1</sup>
  - 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

<sup>1</sup> 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.

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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

#### 7.8.1.2 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



## Interlink Product and Service Rules

### 7 Transaction Processing

#### Interlink Core Rules and Interlink Product and Service Rules

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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 Innovation Center

### 8.2.1 Confidentiality of Information Exchanged in Relation to a Visa Innovation Center Engagement

A Member (or Authorized Participant, if applicable) must, and Visa will, keep non-public information (including, but not limited to, Confidential Information provided by the other party or its affiliates, any discussions, negotiations, or proposals related to a Visa Innovation Center engagement or other specifications, software development kits, source code, object code, or application program interfaces provided by Visa or its affiliates, or any other information that by its nature would be reasonably understood to be confidential or proprietary) and, except as the disclosing party permits otherwise, must and will not use such confidential information except to

the extent necessary, for the Member (or Authorized Participant, if applicable) and Visa to meet their obligations related to the Visa Innovation Center engagement.

Visa or the Member (or Authorized Participant, if applicable) may disclose the confidential information of the other party or its affiliates only to the following:

- Employees, affiliates, and agents who have agreed to confidentiality terms with the party that receives the confidential information that reasonably protect the other party's confidential information
- Employees, affiliates, and agents to whom that receiving party reasonably needs to disclose the confidential information to perform its obligations or to create any final good, data, material, work product, or deliverable developed and delivered by Visa to the Member (or Authorized Participant, if applicable) during or as a result of a Visa Innovation Center engagement

The receiving party may disclose confidential information to the receiving party's auditors and outside counsel to the extent reasonably required to comply with law or procure appropriate legal advice. The receiving party must use the same degree of care, but no less than a reasonable degree of care, as it uses to prevent unauthorized disclosure of its own confidential information.

The receiving party has no obligation to keep confidential any confidential information:

- That any of the following:
  - Is already known to the receiving party (as evidenced by its preexisting records)
  - Is or becomes publicly known without any breach of confidentiality obligations
  - Is received from a third party that has no applicable duty of confidentiality
  - Is independently developed by the receiving party without any use of confidential information disclosed in relation to the Visa Innovation Center engagement
- If required by court order, governmental demand, or other compulsory legal process, provided that, if legally permitted to do so, the receiving party first notifies the disclosing party in writing at least 10 days in advance to afford the disclosing party an opportunity to seek relief from the required disclosure, a protective order, or other relief

### 8.2.2 Ownership of Intellectual Property in Relation to a Visa Innovation Center Engagement

Background Intellectual Property Rights – Visa and a Member (or Authorized Participant, if applicable) retain ownership of intellectual property rights that each owned, created, or discovered before, or otherwise independently of, any information and materials delivered and work

performed during a Visa Innovation Center engagement or resulting from use of Visa Innovation Center services.

**Foreground Intellectual Property Rights** – Subject to each party’s rights in its own background intellectual property and to Visa’s rights to any patents that embody or use its confidential information, Visa and the Member (or Authorized Participant, if applicable) each own exclusive right, title, and interest in and to all intellectual property rights to works and information created solely by Visa or the Member (or Authorized Participant, if applicable), or inventions conceived solely by Visa or the Member (or Authorized Participant, if applicable) during or as a result of a Visa Innovation Center engagement or use of Visa Innovation Center resources.

**Joint Intellectual Property Rights** – Except for works or projects that Visa deems to be a custom work or project, and subject to each party’s rights in its own background intellectual property and to Visa’s rights to any patents that embody or use its confidential information, if a joint work or joint invention arises during or as a result of a Visa Innovation Center engagement (and if there is no separate written agreement to the contrary), Visa and the Member (or Authorized Participant, if applicable) jointly own the copyright to the joint work or patent rights to the joint invention (“joint intellectual property”). Visa and the Member (or Authorized Participant, if applicable) have the right to use, modify, license, assign, and otherwise exploit such joint intellectual property worldwide without any duty to account to or obtain consent of the other joint owner.

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### 8.2.3 Member License to Use Intellectual Property Developed in a Visa Innovation Center Engagement

Visa and a Member (or Authorized Participant, if applicable) grants to the other a worldwide, fully paid, royalty free, non-exclusive, perpetual, non-terminable right and license, including the right to grant and authorize sublicenses, to use and exploit for any and all purposes the foreground intellectual property and joint intellectual property specified in *Section 8.2.2, Ownership of Intellectual Property in Relation to a Visa Innovation Center Engagement*, owned by Visa or the Member (or Authorized Participant, if applicable). This license does not and will not grant any rights or licenses to any background intellectual property specified in *Section 8.2.2, Ownership of Intellectual Property in Relation to a Visa Innovation Center Engagement*, nor does it grant Visa or the Member (or Authorized Participant, if applicable) any rights or licenses under any trademarks, trade names, logos, or other branding of the other party.

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## 9 Interchange

### 9.1 General Interchange Requirements

#### 9.1.1 Interchange Reimbursement Fees

##### 9.1.1.1 Interchange Reimbursement Fee Payment Flow

An Interlink Member pays another Interlink Member Interchange Reimbursement Fees for each Transaction, including each interregional Transactions, processed through Interlink, as specified in the *Interchange Reimbursement Fee Rate Sheet* available at [visa.com](https://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 <sup>1</sup>	Issuer <sup>1</sup>
Dispute	Issuer	Acquirer
Dispute Response or Acquirer-initiated pre-Arbitration attempt	Acquirer	Issuer

<sup>1</sup> 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 services<sup>1</sup>
- Conduct from time to time an on-site inspection of the business premises<sup>1</sup> 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

<sup>1</sup> 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 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.<sup>1</sup> The audit must be conducted annually and use standard audit practices of the International Audit Standards or other regionally acceptable standards agreed by Interlink.

<sup>1</sup> 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.

#### 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**

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### **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**

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### **10.4.1 PIN Requirements**

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#### **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 (CVV) and Card Verification Value 2 (CVV2)

#### 10.6.1.1 Card Verification Value Issuer Requirements

An Interlink Issuer or its Processor that processes a Transaction using Magnetic-Stripe Data must be capable of receiving the POS Entry Mode code and processing the Card Verification Value (CVV).

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

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### 10.6.1.2 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

An Issuer must provide its Cardholders the option to participate in a service that delivers Transaction alerts for Interlink Transactions processed on a Visa consumer Card, excluding a Visa Non-Reloadable Prepaid Card routed through the Interlink Network.

The Issuer may offer this service either itself, through a VisaNet Processor, a third-party service provider, or through any Visa service that offers Transaction alerts.

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## 11 Dispute Resolution

### 11.1 Responsibilities for Dispute Resolution

#### 11.1.1 Mutual Assistance Between Members

An Interlink Member must attempt to offer mutual assistance to other Interlink Members to resolve disputes between both:

- Its Cardholder and another Interlink Member's Merchant
- Its Merchant and another Interlink Member's Cardholder

If a Cardholder or Merchant accepts financial liability for a Transaction, its Member must reimburse the other Member directly.

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#### 11.1.2 Issuer Responsibilities to Cardholders for Dispute Resolution – 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	<p>After receiving a Presentment, an Issuer may initiate a Dispute only if all applicable conditions for Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud are met.</p> <p><b>Effective for Disputes processed on or after 16 October 2021</b> If a credit was processed before the Dispute, the Issuer must either:</p> <ul style="list-style-type: none"> <li>• Apply the credit(s) to the disputed Transaction</li> <li>• Certify to which Transaction(s) the credit(s) was applied and why the credit(s) does not resolve the Dispute</li> </ul>
Pre-Arbitration Attempt Time limit: 30 calendar days from the Dispute Processing Date	<p>In response to a Dispute, the Acquirer may make a pre-Arbitration attempt for Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud.</p> <p>This does not apply if the Merchant accepted the Dispute through Rapid Dispute Resolution.</p>
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"> <li>• The Issuer may accept financial responsibility.</li> <li>• The Issuer may decline the pre-Arbitration attempt if either:               <ul style="list-style-type: none"> <li>– The Acquirer provided either:                   <ul style="list-style-type: none"> <li>▪ Compelling Evidence</li> <li>▪ Evidence that the Cardholder no longer disputes the Transaction</li> </ul> </li> <li>– The Issuer provides new documentation or information about the Dispute.</li> </ul> </li> </ul> <p>If the Acquirer has supplied Compelling Evidence with its pre-Arbitration attempt, the Issuer must both:</p> <ul style="list-style-type: none"> <li>• Certify that it has contacted the Cardholder to review the Compelling Evidence</li> <li>• Provide an explanation of why the Cardholder continues to dispute</li> </ul>

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

Dispute Process Stage	Description
	the Transaction
Arbitration Time limit: 10 calendar days from the Processing Date of the pre-Arbitration response	<p>The Acquirer may file for Arbitration when either:</p> <ul style="list-style-type: none"> <li>• The Dispute and Pre-Arbitration cycle has been completed and the Member has not been able to resolve the Dispute.</li> <li>• The opposing Issuer has not met the requirements specified in the Interlink Rules.</li> </ul>

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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	<p>After receiving a Presentment, an Issuer may initiate a Dispute only if all applicable conditions for the applicable Dispute condition are met.</p> <p><b>Effective for Disputes processed on or after 16 October 2021</b> If a credit was processed before the Dispute, the Issuer must either:</p> <ul style="list-style-type: none"> <li>• Apply the credit(s) to the disputed Transaction</li> <li>• Certify to which Transaction(s) the credit(s) was applied and why the credit(s) does not resolve the Dispute</li> </ul>
Dispute Response Time limit: 30 calendar days from the Dispute Processing Date	<p>The Acquirer may initiate a Dispute Response as specified under the applicable Dispute condition.</p> <p>This does not apply if the Merchant accepted the Dispute through Rapid Dispute Resolution.</p>

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

Dispute Process Stage	Description
<p>Pre-Arbitration Attempt</p> <p>Time limit: 30 calendar days from the Dispute Response Processing Date</p>	<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"> <li>The Issuer can provide new documentation or information to the Acquirer about the Dispute.</li> <li><b>Effective for Dispute Responses processed through 15 October 2021</b> 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.</li> <li>The Issuer changes the Dispute condition after receiving the Dispute Response. The Issuer may change the Dispute condition only if the Dispute was valid.</li> <li>If the Acquirer provided evidence that the Cardholder no longer disputes the Transaction, the Issuer certifies that the Cardholder still disputes the Transaction.</li> </ul>
<p>Pre-Arbitration Response</p> <p>Time limit: 30 calendar days from the Processing Date of the pre-Arbitration Attempt</p>	<p>An Acquirer may respond to the pre-Arbitration attempt as follows:</p> <ul style="list-style-type: none"> <li>The Acquirer may accept financial responsibility.</li> <li>The Acquirer may decline the pre-Arbitration attempt.</li> </ul>
<p>Arbitration</p> <p>Time limit: 10 calendar days from the Processing Date of the pre-Arbitration response</p>	<p>The Issuer may file for Arbitration when one of the following occurs:</p> <ul style="list-style-type: none"> <li>The Dispute and Pre-Arbitration cycle has been completed and the Issuer has not been able to resolve the dispute.</li> <li>The Acquirer has not met the requirements specified in the Interlink Rules.</li> </ul>

## 11.3 Use of Interlink Systems

### 11.3.1 Use of Visa/Interlink Systems for Dispute Processing

An Interlink Member must use VisaNet or Visa Resolve Online (VROL) to process a financial message arising from a dispute (either Dispute, Dispute Response, pre-Arbitration, or pre-Arbitration response) that has been accepted by VROL.

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

- Process a Dispute or Dispute Response
- Send Dispute-related documentation
- Make a pre-Arbitration or pre-Compliance attempt
- Process a pre-Arbitration or pre-Compliance response
- File an Arbitration or Compliance case<sup>1</sup>
- 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.

<sup>1</sup> A Member must not combine more than 10 disputed Transactions in the same case. The Payment Credential, Acquirer, Merchant name, Merchant location, and Dispute condition must be the same in each Dispute.

### 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

**Effective for Dispute Responses processed through 15 October 2021** 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"><li>• Evidence that the ticket was received at the Cardholder's billing address</li><li>• Evidence that the ticket or boarding pass was scanned at the gate</li><li>• 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</li></ul>

Table 11-5: Allowable Compelling Evidence (continued)

Allowable Compelling Evidence
<ul style="list-style-type: none"> <li>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</li> </ul>
<p>For a T&amp;E Transaction, evidence that the services were provided and either:</p> <ul style="list-style-type: none"> <li>Details of loyalty program rewards earned and/or redeemed including address and telephone number that establish a link to the Cardholder</li> <li>Evidence that an additional Transaction or Transactions related to the original Transaction, such as the purchase of T&amp;E service upgrades or subsequent purchases made throughout the T&amp;E service period, were not disputed</li> </ul>
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
<p>The Transaction qualifies for the EMV liability shift, as specified in <u>Section 1.11.1.2, EMV Liability Shift Participation</u>, and all of the following:</p> <ul style="list-style-type: none"> <li>• The Transaction was completed with a Counterfeit Card in a Card-Present Environment.</li> <li>• The Cardholder denies authorization of or participation in the Transaction.</li> <li>• The Card is a Chip Card (first digit of the Service Code is 2 or 6).</li> <li>• Either: <ul style="list-style-type: none"> <li>– The Transaction did not take place at a Chip-Reading Device (terminal entry capability code was not 5).</li> <li>– 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.</li> </ul> </li> </ul>

#### 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"><li>• A Chip-initiated Transaction and the Acquirer transmitted Full-Chip Data in the Authorization Request.</li><li>• A Fallback Transaction.</li><li>• 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.</li><li>• A Transaction for which the Authorization Request contains the CVV but either:<ul style="list-style-type: none"><li>– CVV verification was not performed</li><li>– The Authorization record indicates that the CVV failed verification</li></ul></li><li>• A Chip-initiated Transaction was authorized offline</li><li>• A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity</li></ul>

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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
All of the following: <ul style="list-style-type: none"><li>• Certification that the Cardholder denies authorization of or participation in the Transaction</li><li>• Certification of the Card status based on Issuer investigation (for example: lost, stolen, counterfeit)</li><li>• Certification that the Card is a Chip Card</li></ul>

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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
Evidence of one of the following: <ul style="list-style-type: none"><li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.</li><li>• The Dispute is invalid.</li><li>• The Cardholder no longer disputes the Transaction.</li></ul>

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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
<p>Either:</p> <ul style="list-style-type: none"><li>• The Transaction Date is more than 10 calendar days before the Transaction Processing Date.</li><li>• The Acquirer processed an Adjustment and either:<ul style="list-style-type: none"><li>– The Adjustment posted to a “closed” or “credit problem”<sup>1</sup> account and the Adjustment was processed more than 10 days after the Transaction Date.</li><li>– The Adjustment was processed more than 45 days after the Transaction Date.</li></ul></li></ul>
<sup>1</sup> Credit problem includes non-sufficient funds

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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"><li>• The Transaction Processing Date</li><li>• For an Adjustment, the Transaction Date of the Adjustment</li></ul>

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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"><li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li><li>• The Dispute is invalid</li><li>• The Cardholder no longer disputes the Transaction</li><li>• The Transaction Receipt or other record with a Transaction Date that proves the Transaction or the Adjustment was processed within the required time frame</li></ul>

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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"><li>• A credit was processed as a debit.</li><li>• A debit was processed as a credit.</li></ul>

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

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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"><li>• Credit was processed as a debit.</li></ul>

**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"><li>• Debit was processed as a credit.</li></ul>

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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
For a credit processed as a debit or a debit processed as a credit, either: <ul style="list-style-type: none"><li>• Evidence that a credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li><li>• Transaction Receipt or other record that proves that the Transaction code was correct</li></ul>

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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
<p>Either:</p> <ul style="list-style-type: none"> <li>Dynamic Currency Conversion (DCC) occurred and the Cardholder did not expressly agree to DCC .</li> <li>The Cardholder was not advised that DCC would occur or was refused the choice of paying in the Merchant's local currency.</li> </ul>

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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"> <li>The Dispute is for a partial Transaction amount.</li> </ul>

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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"> <li>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</li> </ul>

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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 that the Cardholder expressly agreed to DCC, <sup>1</sup> it may process a Dispute Response in the Merchant's local currency for the Transaction amount before DCC occurred, excluding fees or commission charges directly related to DCC that were applied to the Transaction.

Table 11-27: Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights (continued)

Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification
<sup>1</sup> As specified in the <i>DCC Guide</i>

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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"> <li>Evidence that one of the following: <ul style="list-style-type: none"> <li>A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.</li> <li>The Dispute is invalid.</li> <li>The Cardholder no longer disputes the Transaction.</li> </ul> </li> <li>Transaction Receipt or other record that proves that the Transaction currency was correct</li> <li>For a DCC Transaction, either: <ul style="list-style-type: none"> <li>For a Dispute Response in the Merchant's local currency, both: <ul style="list-style-type: none"> <li>Acquirer certification that the Merchant is registered to offer DCC</li> <li>A copy of the Transaction Receipt showing the Merchant's local currency</li> </ul> </li> <li>For a Dispute Response in the DCC currency, all of the following: <ul style="list-style-type: none"> <li>Evidence that the Cardholder expressly agreed to DCC</li> <li>Acquirer certification that the Acceptance Device requires electronic selection of DCC by the Cardholder and that the choice cannot be made by the Merchant</li> <li>A copy of the Transaction Receipt</li> </ul> </li> </ul> </li> </ul>

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## 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"><li>The Adjustment was processed using an incorrect Payment Credential.</li></ul>

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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
A Payment Credential 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"><li>• The Transaction Processing Date</li><li>• For an Adjustment, the Transaction Date of the Adjustment</li></ul>

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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"><li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li><li>• The Dispute is invalid</li><li>• The Cardholder no longer disputes the Transaction</li><li>• Transaction Receipt or other record to prove that the Payment Credential was processed correctly</li></ul>

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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"><li>• A single Transaction was processed more than once using the same Payment Credential.</li><li>• The Cardholder paid for the same merchandise or service by other means.</li></ul>

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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
For Duplicate Processing: <ul style="list-style-type: none"><li>• 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.</li></ul> For Transactions that were paid by other means: <ul style="list-style-type: none"><li>• 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.</li></ul>

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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
All of the following, as applicable:



**Table 11-42: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements (continued)**

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification
<ul style="list-style-type: none"> <li>• Certification that the Cardholder attempted to resolve the dispute with the Merchant, unless prohibited by applicable laws or regulations</li> <li>• 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"> <li>– The Acquirer Reference Number or other Transaction information, if the Transaction was an Interlink Transaction</li> <li>– A statement, if paid by another card</li> <li>– A cash receipt</li> <li>– A copy of the front and back of a cancelled check</li> </ul> </li> </ul>

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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"> <li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li> <li>• The Dispute is invalid</li> <li>• The Cardholder no longer disputes the Transaction</li> <li>• For a Load Transaction, records containing at least the following: <ul style="list-style-type: none"> <li>– Payment Credential</li> <li>– Transaction time or sequential number that identifies individual Transactions</li> </ul> </li> </ul>

Table 11-43: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements (continued)

Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification
<ul style="list-style-type: none"> <li>– Indicator that confirms that the Load Transaction was successful</li> <li>• Either: <ul style="list-style-type: none"> <li>– 2 separate Transaction Receipts or other record to prove that separate Transactions were processed</li> <li>– Evidence to prove that the Merchant did not receive payment by other means for the same merchandise or service</li> </ul> </li> </ul>

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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"> <li>• The Dispute applies for the entire Transaction amount.</li> <li>• 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.</li> </ul>

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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"><li>• Certification that the Authorization Request would have been declined if valid data had been provided</li><li>• An explanation of why the inclusion of valid data would have caused the Authorization Request to be declined</li></ul>

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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
<p>Evidence of one of the following:</p> <ul style="list-style-type: none"> <li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.</li> <li>• The Dispute is invalid.</li> <li>• The Cardholder no longer disputes the Transaction.</li> <li>• The Authorization did not contain invalid data.</li> </ul>

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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, or Cash, the letter must be signed by the Cardholder<sup>1</sup> and include all of the following:

- Cardholder's complete or partial Payment Credential
- Merchant name(s)
- Transaction amount(s)

<sup>1</sup> Instead of a signature, the Issuer may provide a letter if it was obtained through a secure method (for example: secure online banking). Any method used by the Cardholder that establishes their unique identity through use of a password and/or other login identification method is considered a valid representation of the Cardholder's signature.

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### 11.9.2 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"> <li>• The Dispute amount is limited to the portion of services or merchandise not received.</li> <li>• 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.</li> <li>• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.</li> <li>• If merchandise was delivered late or to the incorrect location, the Cardholder must return or attempt to return the merchandise.</li> </ul>

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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"> <li>• A Transaction in which the Cardholder cancelled the merchandise or service before the expected delivery</li> </ul>

Table 11-51: Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes (continued)

Dispute Condition 13.1: Merchandise/Services Not Received Invalid Disputes
<p>or service date</p> <ul style="list-style-type: none"> <li>• A Transaction in which merchandise is being held by the Cardholder's country's customs agency</li> <li>• A Transaction that the Cardholder states is fraudulent</li> <li>• A dispute regarding the quality of merchandise or service provided</li> <li>• A partial Advance Payment Transaction when the remaining balance was not paid and the Merchant is willing and able to provide the merchandise or services</li> <li>• The Cash-Back portion of a Cash-Back Transaction</li> <li>• An Automated Fuel Dispenser Transaction</li> </ul>

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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 either:</p> <ul style="list-style-type: none"> <li>• Wait 10 calendar days<sup>1</sup> from either: <ul style="list-style-type: none"> <li>– The Transaction Date, if the date the services were expected or the delivery date for the merchandise is not specified</li> <li>– The date the Cardholder returned or attempted to return the merchandise, if the merchandise was returned due to late delivery</li> </ul> </li> <li>• <b>Effective for Disputes processed on or after 16 October 2021</b> For MCC 4722 (Travel Agencies and Tour Operators), and ticket agencies that sell third-party event tickets, wait 30 calendar days<sup>1</sup> from the date the Merchant cancelled the service.</li> </ul> <p>A Dispute must be processed no later than either:</p>

Table 11-52: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit (continued)

Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit
<ul style="list-style-type: none"> <li>120 calendar days from the Transaction Processing Date</li> <li>120 calendar days from the last date that the Cardholder expected to receive the merchandise or services<sup>2,3</sup></li> </ul>
<p><sup>1</sup> This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.</p> <p><sup>2</sup> <b>Effective for Disputes processed on or after 16 October 2021</b> This does not apply to the purchase of a third-party gift card without an expiration date if the merchandise or services were not provided by the third party due to insolvency or bankruptcy.</p> <p><sup>3</sup> 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
<p>All of the following, as applicable:</p> <ul style="list-style-type: none"> <li>Certification of any of the following, as applicable: <ul style="list-style-type: none"> <li>Services were not rendered by the expected date/time</li> <li>Merchandise was not received by the expected date/time</li> <li>Merchandise was not received at the agreed location (Issuer must specify the address of the agreed location)</li> <li>Cardholder attempted to resolve with Merchant</li> <li>The date the merchandise was returned</li> </ul> </li> <li>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.</li> </ul>

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"> <li>For a Transaction that represents the purchase of merchandise or services to be delivered at a later date, an explanation of why the Dispute was initiated before the expected delivery date</li> <li>A Cardholder letter, if both: <ul style="list-style-type: none"> <li>The Cardholder has disputed 3 or more Transactions for non-receipt of merchandise or services at the same Merchant on the same Card.<sup>1</sup></li> <li>The disputed Transactions all occurred within the same 30-calendar day period.</li> </ul> </li> </ul>
<p><sup>1</sup> <b>Effective for Disputes processed on or after 16 October 2021</b> Individual Transactions that contain a Multiple Clearing Sequence Number that result from the same Authorization are treated as one Transaction toward the 3 Transaction limit.</p>

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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"> <li>A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li> <li>The Dispute is invalid</li> <li>The Cardholder no longer disputes the Transaction</li> <li>The Cardholder or an authorized person received the merchandise or services at the agreed location or by the agreed date/time</li> <li>For an Airline Transaction, the flight departed</li> <li><b>Effective for Dispute Responses processed through 15 October 2021</b> Compelling Evidence</li> </ul>



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"> <li>• <b>Effective for Disputes processed on or after 16 October 2021</b> If the Dispute relates to cancelled future services, the Dispute is invalid because the services were not cancelled.</li> </ul>

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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"> <li>• The merchandise or services did not match what was described on the Transaction Receipt or other record presented at the time of purchase.</li> <li>• The merchandise received by the Cardholder was damaged or defective.</li> <li>• The Cardholder disputes the quality of the merchandise or services received.</li> <li>• The Cardholder claims that the terms of sale were misrepresented by the Merchant.</li> </ul>

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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"> <li>• The Dispute amount is limited to either:               <ul style="list-style-type: none"> <li>– The unused portion of the cancelled service</li> <li>– The value of the merchandise that the Cardholder returned or, if applicable, attempted to return</li> </ul> </li> <li>• Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.</li> <li>• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.</li> </ul>
Before the Issuer may initiate a Dispute, the Cardholder must return or attempt to return the merchandise or cancel the services. <sup>1</sup>
<sup>1</sup> 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"> <li>• A Transaction in which the returned merchandise is held by the Cardholder's country's customs agency</li> <li>• The Cash-Back portion of a Cash-Back Transaction</li> <li>• A Transaction that the Cardholder states is fraudulent</li> <li>• <b>Effective for Disputes processed on or after 16 October 2021</b> An Automated Fuel Dispenser Transaction</li> </ul>

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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 days<sup>1</sup> 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"> <li>• 120 calendar days of either: <ul style="list-style-type: none"> <li>– The Transaction Processing Date</li> <li>– The date the Cardholder received the merchandise or services</li> </ul> </li> <li>• 60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:<sup>2</sup> <ul style="list-style-type: none"> <li>– There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute.</li> <li>– The negotiations occurred within 120 days of the Transaction Processing Date.</li> </ul> </li> </ul>
<p><sup>1</sup> 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> <p><sup>2</sup> Not to exceed 540 calendar days from the Transaction Processing Date</p>

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#### 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"> <li>• An explanation of what was not as described or defective or information regarding the quality-related issue</li> <li>• The date the Cardholder received the merchandise or services</li> <li>• That the Cardholder attempted to resolve the dispute with the Merchant</li> <li>• The date the Cardholder returned or attempted to return the merchandise or cancelled services</li> <li>• For merchandise that the Cardholder returned, all of the following, as applicable: <ul style="list-style-type: none"> <li>– The name of the shipping company (if available)</li> <li>– A tracking number (if available)</li> <li>– The date the Merchant received the merchandise</li> </ul> </li> <li>• For merchandise that the Cardholder attempted to return, all of the following: <ul style="list-style-type: none"> <li>– A detailed explanation of how and when the Cardholder attempted to return the merchandise</li> <li>– The disposition of the merchandise</li> <li>– 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</li> </ul> </li> <li>• 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</li> </ul>

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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"> <li>Evidence that one of the following: <ul style="list-style-type: none"> <li>A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.</li> <li>The Dispute is invalid.</li> <li>The Cardholder no longer disputes the Transaction.</li> </ul> </li> <li>All of the following: <ul style="list-style-type: none"> <li>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</li> <li>Merchant rebuttal to the Cardholder's claims</li> <li>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</li> </ul> </li> </ul>

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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"> <li>The owner of the intellectual property or its authorized representative</li> <li>A customs agency, law enforcement agency, or other government agency</li> <li>A third-party expert</li> </ul>

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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"><li>• The Transaction Processing Date</li><li>• The date the Cardholder received the merchandise</li><li>• The date on which the Cardholder was notified that the merchandise was counterfeit</li></ul>

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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"> <li>• 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</li> <li>• The date the Cardholder received the merchandise or received notification that the merchandise was counterfeit</li> <li>• A description of the counterfeit merchandise</li> <li>• The disposition of the merchandise</li> <li>• 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</li> </ul>

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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"> <li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li> <li>• The Dispute is invalid</li> <li>• The Cardholder no longer disputes the Transaction</li> <li>• To support the Merchant's claim that the merchandise was not counterfeit</li> </ul>

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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"> <li>• 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.</li> <li>• Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.</li> <li>• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.</li> </ul>
<p>The Dispute applies for any of the following:</p> <ul style="list-style-type: none"> <li>• A Transaction at a Merchant that is a timeshare reseller, a timeshare reseller advertiser, or that recovers timeshare reseller fees</li> <li>• Technical services, technical support, or computer software that is sold using inaccurate online advertisements or that contains malicious software downloads.</li> <li>• 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</li> <li>• A Transaction in which a Merchant advises the Cardholder that the Merchant can recover the Cardholder's funds and fails to provide services</li> </ul>



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

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

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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"> <li>A dispute related solely to the quality of merchandise or services provided</li> </ul>

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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"> <li>120 calendar days of either: <ul style="list-style-type: none"> <li>The Transaction Processing Date</li> <li>The date the Cardholder received the merchandise or services<sup>1</sup></li> </ul> </li> <li>60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:<sup>1</sup> <ul style="list-style-type: none"> <li>There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute.</li> </ul> </li> </ul>

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"> <li>– The negotiations occurred within 120 days of the Transaction Processing Date.</li> <li>• By the last date that the Cardholder expected to receive the merchandise or services, or the date on which the Cardholder was first made aware that the merchandise or services would be provided<sup>1</sup></li> </ul>
<sup>1</sup> 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"> <li>• 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</li> </ul>

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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"> <li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li> <li>• The Dispute is invalid</li> <li>• The Cardholder no longer disputes the Transaction</li> <li>• To prove that the terms of sale were not misrepresented</li> </ul>

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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"> <li>• The Cardholder received a credit or voided Transaction Receipt that was not processed.</li> </ul>

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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"> <li>• The Cash-Back portion of a Cash-Back Transaction</li> <li>• An Automated Fuel Dispenser Transaction</li> <li>• The returned merchandise is held by any customs agency except the Merchant's country's customs agency</li> </ul>

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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 days<sup>1</sup> 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"> <li>• The Transaction Processing Date</li> <li>• The date on the Credit Transaction Receipt<sup>2</sup></li> </ul>
<p><sup>1</sup> 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> <p><sup>2</sup> <b>Effective for Disputes processed on or after 16 October 2021</b> Not to exceed 540 calendar days from the Transaction Processing Date</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
One of the following: <ul style="list-style-type: none"><li>• A copy of the Credit Transaction Receipt</li><li>• A copy of the voided Transaction Receipt</li><li>• Other record to prove that a credit is due to the Cardholder</li></ul>

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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"><li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.</li><li>• The Dispute is invalid.</li><li>• The Cardholder no longer disputes the Transaction.</li></ul>

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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
All of the following: <ul style="list-style-type: none"><li>• The Cardholder cancelled or returned merchandise, cancelled services, or cancelled a timeshare Transaction.</li><li>• The Merchant did not process a credit or voided Transaction Receipt.</li><li>• 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.</li></ul>

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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"><li>• If the merchandise was shipped before the Transaction was cancelled, the Cardholder must return the merchandise, if received.</li><li>• The Dispute amount is limited to either:<ul style="list-style-type: none"><li>– The value of the unused portion of the cancelled service</li><li>– The value of the returned merchandise</li></ul></li><li>• The Dispute applies if the returned merchandise is refused by the Merchant.</li><li>• For a timeshare Transaction, either:<ul style="list-style-type: none"><li>– The Dispute applies for a timeshare Transaction processed with an incorrect MCC.</li><li>– The Dispute applies if the Cardholder cancelled a timeshare Transaction within 14 calendar days of the</li></ul></li></ul>

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

Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Rights
<p>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.</p> <ul style="list-style-type: none"> <li>• Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.</li> <li>• The Merchant is responsible for merchandise held in a customs agency in the Merchant's country.</li> </ul>

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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"> <li>• A dispute regarding the quality of the service rendered or the quality of merchandise, unless a Credit Transaction Receipt is provided</li> <li>• The Cash-Back portion of a Cash-Back Transaction</li> <li>• An Automated Fuel Dispenser Transaction</li> <li>• A Transaction that the Cardholder states is fraudulent</li> </ul>

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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><b>Effective for Disputes processed through 15 October 2021</b> Before initiating a Dispute, an Issuer must wait 15 calendar days<sup>1</sup> from the date the merchandise was returned.</p> <p><b>Effective for Disputes processed on or after 16 October 2021</b> Before initiating a Dispute, an Issuer must wait 15 calendar days<sup>1</sup> from the date the merchandise was returned or services were cancelled.</p> <p>A Dispute must be processed no later than 120 calendar days from either:</p> <ul style="list-style-type: none"> <li>• The Transaction Processing Date</li> <li>• The date the Cardholder received or expected to receive the merchandise or services, not to exceed 540 calendar days from the Transaction Processing Date</li> </ul>
<p><sup>1</sup> This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.</p>

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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"> <li>• For a Timeshare Transaction, both: <ul style="list-style-type: none"> <li>– The cancellation date</li> <li>– The date the contract was received by the Cardholder, if applicable</li> </ul> </li> <li>• For all other Transactions, all of the following, as applicable: <ul style="list-style-type: none"> <li>– The date the merchandise or service was cancelled or returned</li> <li>– The name of the shipping company, if applicable</li> <li>– The invoice/tracking number, if available</li> </ul> </li> </ul>



Table 11-82: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements (continued)

Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification
<ul style="list-style-type: none"> <li>– The date the Merchant received the merchandise, if available</li> <li>– For returned merchandise, that the Cardholder attempted to resolve the dispute with the Merchant</li> <li>– Both: <ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ <b>Effective for Disputes processed on or after 17 April 2021</b> The disposition of the merchandise</li> </ul> </li> </ul>

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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
<p>Evidence of one of the following:</p> <ul style="list-style-type: none"> <li>• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute</li> <li>• The Dispute is invalid</li> <li>• The Cardholder no longer disputes the Transaction</li> <li>• 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</li> <li>• To demonstrate that the Cardholder received the Merchant's cancellation or return policy and did not cancel according to the disclosed policy</li> </ul>

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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"> <li>At least 30 calendar days before filing for Compliance</li> <li>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</li> </ul>
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"> <li>Processing Date</li> <li>Violation Date</li> <li>Date the Member discovered that a violation occurred (not to exceed 2 years from the Transaction Date), if no evidence of the violation was previously available to the Member<sup>1</sup></li> </ul>
File for a Transaction involving a fraudulent credit	90 calendar days from the later of either: <ul style="list-style-type: none"> <li>Processing Date of the credit Reversal</li> <li>Processing Date of the use of the funds that relate to the fraudulent Credit Transactions</li> </ul>
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
<sup>1</sup> A Member must provide evidence that this was the date on which the financial loss was discovered.	

### 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
<p>The Chargeback Reduction Service returned or Visa Resolve Online (VROL) prevented a valid Dispute,<sup>1</sup> Dispute Response, or pre-Arbitration attempt resulting from either:</p> <ul style="list-style-type: none"> <li>• A Member transmitting invalid data</li> <li>• A Visa back-office platform failure</li> </ul>
Required Documentation
<p>Both:</p> <ul style="list-style-type: none"> <li>• Evidence of incorrect or invalid data or a Visa back-office platform failure</li> <li>• Evidence that the Member was able to meet the conditions for a Dispute, Dispute Response, or pre-Arbitration attempt</li> </ul>
<p><sup>1</sup> 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).</p>

**Table 11-87: Rapid Dispute Resolution – Credit Issued**

Compliance Condition
<p>The Issuer or Cardholder was reimbursed twice for the same Transaction as a result of both:</p> <ul style="list-style-type: none"> <li>• A credit or Reversal</li> <li>• A Dispute processed through Rapid Dispute Resolution</li> </ul>
Required Documentation
<p>Acquirer certification of both:</p>

Table 11-87: Rapid Dispute Resolution – Credit Issued (continued)

- Date and amounts of the credit or Reversal
- Date and amounts of the Dispute processed through Rapid Dispute Resolution

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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 Review Fee**

The requesting Member must not collect the review fee from the opposing Member if the original decision is reversed.

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## 12 Fees and Non-Compliance Assessments

### 12.1 Issuance Non-Compliance Assessments

#### 12.1.1 Fraud Activity Reporting Non-Compliance Assessments

##### 12.1.1.1 Issuer Fraud Activity Reporting Non-Compliance Assessments

If an Issuer does not comply with the fraud reporting requirements specified in *Section 1.10.2.3, Issuer Fraud Activity Reporting*, the Issuer is subject to non-compliance assessments, as specified in *Section 1.12.2.2, General Non-Compliance Assessment Schedules*.

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##### 12.1.1.2 Chip Interoperability Compliance Program Non-Compliance Assessments

A Member is subject to the non-compliance assessments specified in *Table 12-1, Member Non-Compliance Assessments for Non-Compliance with the Chip Interoperability Compliance Program*, if Interlink determines that the Member or its agent has violated the Chip Interoperability Compliance Program by failing to either:

- Establish and commit to an agreed Chip interoperability resolution plan
- Make satisfactory progress toward resolution under an agreed Chip interoperability resolution plan

**Table 12-1: Member Non-Compliance Assessments for Non-Compliance with the Chip Interoperability Compliance Program**

Violation	Month	Interlink Action, Notification, or Non-Compliance Assessment
Initial identification and confirmation of a violation	Month 1	Member receives Notification that Interlink will take action if the situation is not addressed to the satisfaction of Interlink within 30 calendar days
Unaddressed violation	Month 2	<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

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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### 12.2.3 Dynamic Currency Conversion (DCC)

#### 12.2.3.1 Dynamic Currency Conversion (DCC) Non-Compliance Assessments

Interlink may, at its discretion, audit Acquirers and their Merchants to ensure compliance with the Dynamic Currency Conversion (DCC) requirements. If the result of an audit identifies any Merchant Outlet violation, the Acquirer is subject to both:

- A non-refundable non-compliance assessment of up to USD 10,000
- A non-compliance assessment of up to USD 25,000 per month, where payment will be deferred until a follow-up audit confirms that all violations have been corrected. If the violations continue, all deferred non-compliance assessments will be immediately levied.

## 12.4 Risk Non-Compliance Assessments

### 12.4.1 Account and Transaction Information Security Non-Compliance Assessments

#### 12.4.1.1 Account Information Security Program Non-Compliance Assessments

A Member deemed non-compliant with the Account Information Security Program is subject to a non-compliance assessment, as follows:

Table 12-3: Non-Compliance Assessments for the Account Information Security Program

Violation	Non-Compliance Assessment
First violation	Up to USD 50,000
Second violation	Up to USD 100,000
Third or any subsequent violation	Up to USD 200,000

#### 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.

#### 12.4.1.3 Non-Compliance Assessment for Failure to Notify and Respond to Transaction Information Loss or Theft

An Interlink Member that fails to notify Interlink immediately of the suspected or confirmed loss or theft of any Interlink Transaction Information, or fails to adequately and timely respond to the loss

or theft of such information, is subject to a non-compliance assessment of up to USD 100,000 per incident, as specified in *What to Do if Compromised*.

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## 12.4.2 Anti-Money Laundering Program Non-Compliance Assessments

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

Interlink imposes non-compliance assessments specified in the Tier 2 schedule in *Section 1.12.2.2, General Non-Compliance Assessment Schedules* for failure of a Member to return to Interlink a completed *Anti-Money Laundering/Anti-Terrorist Financing (AML/ATF), Sanctions and Anti-Bribery Compliance Program Questionnaire*, as specified in *Section 1.10.1.2, Interlink Anti-Money Laundering Program – Member Requirements*, or to respond to follow-up questions or inquiries.

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## 12.4.3 Authentication Non-Compliance Assessments

### 12.4.3.1 PIN Security Non-Compliance Assessments

A Member may be subject to a non-compliance assessment for its or its agent's failure to comply with any of the requirements in the PIN Management Requirements Documents and *Visa PIN Security Program Guide*, as follows:

Table 12-4: PIN Security Non-Compliance Assessments

Violation	Non-Compliance Assessment
Initial violation and each month of unaddressed violations, up to 4 months after the initial violation	USD 10,000 per month
Violations after 4 months and each month thereafter	USD 25,000 per month

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## 12.4.4 Non-Compliance Assessments Related to Agents

### 12.4.4.1 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

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## 12.5 Fees – General

### 12.5.1 Fee Assessment and Responsibility

#### 12.5.1.1 Assessment of Card Royalty Fees

Interlink assesses a quarterly per-Card royalty fee for each operational Card, whether or not the Card bears the Interlink Marks, as specified in the applicable Fee Schedule.

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#### 12.5.1.2 Assessment of Interlink Switch Fees

Interlink Issuers and Acquirers are assessed an Interlink Switch Fee as specified in the applicable Fee Schedule.

The Interlink Switch fee is assessed to an Acquirer for a Transaction if either:

- Interlink is the only network associated with the Card, regardless of whether the transaction is processed through the Interlink Switch
- Multiple networks are associated with the Card and the Transaction is processed through the Interlink Switch

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#### 12.5.1.3 Assessment of VisaNet Exception File Service Fees

Interlink assesses fees to an Issuer for VisaNet Exception File processing as specified in the applicable Fee Schedule.

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#### 12.5.1.4 Interlink Network Settlement and Reconciliation Fees

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

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#### 12.5.1.5 Interlink Network Testing and Certification Fees

Interlink assesses a fee, as specified in the applicable Fee Schedule when an Interlink Member uses the VisaNet Test System for either:

- VisaNet certification or re-certification
- User-requested testing of an authorizing Processor or Visa Merchant Direct Exchange Merchant

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#### 12.5.1.6 VisaNet Endpoint Access Monthly Fees

Interlink assesses a monthly VisaNet access fee to an authorizing Processor as specified in the applicable Fee Schedule if the VisaNet endpoint only processes Interlink Transactions.

The VisaNet endpoint fee is assessed as follows:

- Based on data communications and VisaNet Access Point capacity required to support the projected peak hour V.I.P. System message volume
- Starting with the date of installation of the VisaNet Access Point
- For each VisaNet Access Point using a PC-based configuration<sup>1</sup>

VisaNet Access Point charges and additional requirements related to monthly access fees are available from Interlink upon request.

<sup>1</sup> Includes other applicable technologies.

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#### 12.5.1.7 International Service Assessment (ISA) Fees

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

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#### 12.5.1.8 Acquirer Exception Item Processing Fees

Interlink assesses a monthly fee to an Acquirer for each exception item Transaction processed in excess of 0.15 percent of the total Transactions settled for 2 consecutive months, as specified in the applicable Fee Schedule. The exception item fee does not apply for 90 days after the Acquirer commences active participation in the Interlink Network.

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#### 12.5.1.9 Assessment of Non-Member Registration Fees

Interlink assesses an initial registration fee and an annual fee to an Interlink Member for Agents (Independent Sales Organizations (ISOs), Encryption Support Organizations (ESOs) or Processors registered in the Non-Member Registration Program, as specified in the applicable Fee Guide.

Only one registration fee and annual fee is assessed regardless of whether the Agent is registered with Visa U.S.A., Interlink Network, or both.

Interlink waives the annual fee for the calendar year in which the Interlink Member has paid the initial registration fee.

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#### 12.5.1.10 Assessment of Dynamic Currency Conversion Fees

An Acquirer that participates in Dynamic Currency Conversion (DCC) must pay an annual program fee as specified in the applicable Fee Schedule.

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### 12.6 Member-to-Member Fees

#### 12.6.1 Fee Assessment and Responsibility

##### 12.6.1.1 Disclaimer of Liability for Fee Collections Made in Error

Interlink is not liable for fee collections, including automated clearing house (ACH) collections made in error, except through intentional misconduct.

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#### 12.6.1.2 Automated Clearing House Service Authorization Agreement

Interlink will provide a Member or Processor with the appropriate fee collection and funds disbursement agreement, including an Automated Clearing House (ACH) authorization agreement for Fee Collection Transactions and Funds Disbursement Transactions. This agreement must be signed and returned to Interlink before the initiation of any Fee Collection Transactions and Funds Disbursement Transaction.

The signed agreement remains valid for all Fee Collection Transactions and Funds Disbursement Transactions until the Member or Processor notifies Interlink of either:

- Its replacement by a new agreement
- Revocation of the agreement because the Member or Processor was terminated

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#### 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

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#### 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.

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#### 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.

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#### 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.

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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
<b>Acceptance</b>
<i>DCC Guide</i>
<i>Visa Merchant Data Standards Manual</i>
<b>Brand</b>
<i>Visa Product Brand Standards</i>
<b>Card/Payment Device Technology</b>
<i>EMV Integrated Circuit Card Specifications for Payment Systems (EMV)</i>
<i>Global Chip Fallback Monitoring Program Guide</i>
<b>Interchange Reimbursement Fees (IRF)</b>
<i>Interchange Reimbursement Fee Compliance Process Guide</i>
<b>Products and Services</b>
<i>Visa ReadyLink Service Description and Implementation Guidelines</i>
<b>Risk</b>
<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

#### Interlink Core Rules and Interlink Product and Service Rules

Title
<b>Settlement</b>
<i>Visa Settlement Funds Transfer Guide</i>
<b>Transaction Processing</b>
<i>Account Funding Transaction (AFT): Processing Guide</i>
<b>VisaNet Manuals</b>
<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 49</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 Overview</i>
<i>V.I.P. System Services</i>
<i>V.I.P. System SMS ATM Processing Specifications (International)</i>
<i>V.I.P. System SMS ATM Technical Specifications</i>
<i>V.I.P. System SMS Interlink Client Implementation Guide</i>
<i>V.I.P. System SMS Interlink Technical Specifications</i>
<i>V.I.P. System SMS POS (Visa &amp; Visa Electron) Processing Specifications (International)</i>

## Appendices

### Appendix A

#### Interlink Core Rules and Interlink Product and Service Rules

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Title
<i>V.I.P. System SMS POS (Visa &amp; Visa Electron) Technical Specifications</i>
<i>V.I.P. System SMS Processing Specifications (U.S.)</i>
<i>VisaNet Authorization-Only Online Messages Technical Specifications</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>

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**VISA**



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## Part 4: Glossary

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

## Glossary

0 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Term	Definition
<b>0-9</b>	
No glossary terms available for 0-9	ID# 0030667 Edition: Apr 2021   Last Updated: New Oct 2019
<b>A</b>	
Acceptance Device	A Card-reading device managed by an Interlink Member or a Merchant for the purpose of completing an Interlink Transaction. ID# 0029278 Edition: Apr 2021   Last Updated: Apr 2016
Acceptance Mark	The Mark that denotes Point-of-Transaction acceptance for payment under specific rules. ID# 0030487 Edition: Apr 2021   Last Updated: Apr 2018
Account	A checking, savings or other designated account, other than an occasional or incidental credit balance in a credit plan, maintained with an Issuer. ID# 0030488 Edition: Apr 2021   Last Updated: Apr 2018
Account Data Compromise Event	An event in which account data is put at risk. ID# 0026743 Edition: Apr 2021   Last Updated: Oct 2015
Account Information Security Program	A program managed by Visa that defines the standards of due care and enforcement for protecting sensitive Cardholder information and supports both: <ul style="list-style-type: none"><li>• <i>Payment Card Industry Data Security Standard (PCI DSS)</i></li><li>• <i>Payment Card Industry Payment Application Data Security Standard (PA-DSS)</i></li></ul> ID# 0024215 Edition: Apr 2021   Last Updated: Oct 2014
Account Number	An Issuer-assigned Payment Credential that identifies an account in order to post a Transaction. ID# 0024216 Edition: Apr 2021   Last Updated: Apr 2020

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

<b>Acquirer</b>	An Interlink Member, as defined in the Interlink Network, Inc. Bylaws, that signs a Merchant, and directly or indirectly submits Transactions into Interchange.  ID# 0024219 Edition: Apr 2021   Last Updated: Apr 2020
<b>Acquirer Device Validation Toolkit (ADVT)</b>	A set of simulated test cards and associated test scenarios used to validate new or upgraded Contact Chip-Reading Devices.  ID# 0024222 Edition: Apr 2021   Last Updated: Apr 2010
<b>Acquirer Reference Number</b>	An identification number included in a Clearing Record.  ID# 0024226 Edition: Apr 2021   Last Updated: Oct 2016
<b>Acquiring Identifier</b>	A 6-digit identifier licensed by Visa to an Acquirer and that is used to identify an Acquirer.  ID# 0030646 Edition: Apr 2021   Last Updated: Oct 2019
<b>Acquiring Identifier Licensee</b>	An Acquirer or non-Interlink Member Processor that is allocated responsibility by Visa for a specific Acquiring Identifier.  ID# 0030644 Edition: Apr 2021   Last Updated: Oct 2019
<b>Activity File Parameters</b>	Maximum limits that an Issuer establishes on the number and value of Transactions that Interlink may authorize on its behalf.  ID# 0030489 Edition: Apr 2021   Last Updated: Apr 2018
<b>Administrative Member</b>	An Interlink Member, as defined in the Interlink Network, Inc. Bylaws.  ID# 0030490 Edition: Apr 2021   Last Updated: Apr 2018
<b>Adjustment</b>	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: Apr 2021   Last Updated: Apr 2010
<b>Advance Payment</b>	A Transaction for the partial or full cost of goods or services that will be provided to the Cardholder at a later time.  ID# 0030637 Edition: Apr 2021   Last Updated: Apr 2020
<b>Affiliate</b>	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.

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	ID# 0029703 Edition: Apr 2021   Last Updated: Apr 2018
<b>Affiliate Member</b>	An Interlink Member accepted as an affiliate Interlink Member, as defined in the <i>Interlink Network Inc. Bylaws</i> .
	ID# 0030661 Edition: Apr 2021   Last Updated: Apr 2018
<b>Affinity/Co-Brand</b>	A program or partnership based on a contractual agreement between an Issuer and a Member or non-Member for the issuance of Cards bearing the Affinity/Co-Brand partner's Trade Name or Mark.
	ID# 0029280 Edition: Apr 2021   Last Updated: Oct 2018
<b>Agent</b>	An entity that acts as a VisaNet Processor, a Third Party Agent, or both.
	ID# 0025920 Edition: Apr 2021   Last Updated: Apr 2020
<b>Alternate Routing Identifier</b>	A unique identifier assigned by Interlink to Interlink point-of-sale (POS) Acquirers for identifying the acquiring institution.
	ID# 0030513 Edition: Apr 2021   Last Updated: Apr 2018
<b>Anti-Money Laundering Program</b>	A program that an Interlink Member implements and maintains to prevent money laundering and terrorist financing.
	ID# 0024280 Edition: Apr 2021   Last Updated: Apr 2018
<b>Application Identifier</b>	An EMV-compliant data label encoded on a Chip Card and loaded on a Chip Reading Device that is used to identify mutually supported payment applications.
	ID# 0029281 Edition: Apr 2021   Last Updated: Oct 2015
<b>Application Transaction Counter</b>	A counter within the application on a contact Chip or Contactless Card that tracks the number of times the Chip is read and that is used by the Issuer during the Authorization process.
	ID# 0024286 Edition: Apr 2021   Last Updated: Apr 2018
<b>Arbitration</b>	A process where Interlink determines financial liability between Members for Interchange Transactions that are presented and have completed the Dispute cycle.
	ID# 0024289 Edition: Apr 2021   Last Updated: Apr 2018
<b>Arbitration and Compliance Committee</b>	An Interlink committee that resolves certain disputes between Members that arise from Disputes or from violations of the Interlink Rules.



## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	ID# 0024290 Edition: Apr 2021   Last Updated: Apr 2018
<b>Associate-Type Member</b>	A Member of Interlink that is an Associate with rights and responsibilities, as defined in the applicable Interlink Charter Documents.  ID# 0024293 Edition: Apr 2021   Last Updated: Apr 2018
<b>Authentication</b>	A cryptographic process that validates the identity and integrity of Chip data.  ID# 0024303 Edition: Apr 2021   Last Updated: Apr 2010
<b>Authorization</b>	A process where an Issuer, a VisaNet Processor, or Stand-In Processing approves a Transaction.  ID# 0024316 Edition: Apr 2021   Last Updated: Oct 2018
<b>Authorization Request</b>	A Merchant or Acquirer request for an Authorization.  ID# 0024319 Edition: Apr 2021   Last Updated: Oct 2014
<b>Authorization Response</b>	An Issuer's reply to an Authorization Request or Account Number Verification that refers to the following types of Authorization Responses: <ul style="list-style-type: none"> <li>• Approval Response</li> <li>• Decline Response</li> <li>• Pickup Response</li> </ul> ID# 0024321 Edition: Apr 2021   Last Updated: Oct 2017
<b>Authorized Participant</b>	A non-Member participant that has written authorization from Visa to participate in a relevant Visa program governed by the Visa Rules (and associated enrollment or participation forms, if any).  ID# 0030707 Edition: Apr 2021   Last Updated: Oct 2020
<b>Automated Fuel Dispenser</b>	An Unattended Cardholder-Activated Terminal that dispenses only fuel such as gasoline, diesel fuel, or propane, and accepts PINs.  ID# 0024328 Edition: Apr 2021   Last Updated: Apr 2018
<b>B</b>	
<b>Billing Currency</b>	The currency in which an Issuer bills a Cardholder for Transactions, or debits the associated Cardholder account.

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0024349</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>BIN</b>	<p>Bank Identification Number. Either:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <div>ID# 0024351</div> <div>Edition: Apr 2021   Last Updated: Oct 2019</div>
<b>BIN Licensee</b>	<p>An Issuer that is allocated responsibility by Visa for a specific BIN.</p> <div>ID# 0024352</div> <div>Edition: Apr 2021   Last Updated: Oct 2019</div>
<b>BIN User</b>	<p>An Issuer authorized to use a BIN licensed to its Sponsor.</p> <div>ID# 0025530</div> <div>Edition: Apr 2021   Last Updated: Oct 2019</div>
<b>Board of Directors</b>	<p>The Interlink Board of Directors.</p> <div>ID# 0024354</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>Business Day</b>	<p>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.</p> <div>ID# 0030493</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>C</b>	
<b>Campus Card</b>	<p>A Card issued to a student, staff member, or faculty member of an educational organization as an integral part of a campus program that:</p> <ul style="list-style-type: none"> <li>• May bear the Interlink Mark</li> <li>• 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</li> </ul> <div>ID# 0024358</div> <div>Edition: Apr 2021   Last Updated: Apr 2020</div>
<b>Canadian Member</b>	<p>An Interlink Member that has its primary place of business in Canada and is a customer of Visa Canada.</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0030494</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Card</b>	<p>A payment card, digital application, or other device or solution that provides access to a Payment Credential and that is capable of conducting a Transaction, is issued by an Issuer, and may bear one of the Visa-Owned Marks.</p> <div>ID# 0024365</div> <div>Edition: Apr 2021   Last Updated: Apr 2020</div>
<b>Card Authorization System</b>	<p>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.</p> <div>ID# 0030495</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Card Verification Value (CVV)</b>	<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> <div>ID# 0024399</div> <div>Edition: Apr 2021   Last Updated: Apr 2010</div>
<b>Cardholder</b>	<p>An individual who is issued a Card.</p> <div>ID# 0024372</div> <div>Edition: Apr 2021   Last Updated: Apr 2020</div>
<b>Cardholder Verification Method</b>	<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> <div>ID# 0024382</div> <div>Edition: Apr 2021   Last Updated: Oct 2015</div>
<b>Cash-Back</b>	<p>Cash obtained by a Cardholder from a Merchant in conjunction with a Retail Transaction processed through the Interlink Network.</p> <div>ID# 0024406</div> <div>Edition: Apr 2021   Last Updated: Apr 2020</div>
<b>Chip</b>	<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> <div>ID# 0024436</div> <div>Edition: Apr 2021   Last Updated: Oct 2015</div>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

<b>Chip Card</b>	A Card or other payment device that contains a Chip that communicates information to an Acceptance Device.  ID# 0030496 Edition: Apr 2021   Last Updated: Apr 2018
<b>Chip-initiated Transaction</b>	A Transaction that is initiated through Interlink using an EMV-Compliant and VIS-Compliant Chip at a Chip-Reading Device using Full Chip Data.  ID# 0024433 Edition: Apr 2021   Last Updated: Apr 2020
<b>Chip-Reading Device</b>	An Acceptance Device capable of reading, communicating, and processing Transaction data from a Chip.  ID# 0024435 Edition: Apr 2021   Last Updated: Apr 2020
<b>Clearing</b>	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: Apr 2021   Last Updated: Apr 2010
<b>Clearing Record</b>	A record of a Presentment, Dispute, Dispute Response, Acquirer-initiated pre-Arbitration, Reversal, or Adjustment in the format necessary to clear the Transaction.  ID# 0024446 Edition: Apr 2021   Last Updated: Apr 2018
<b>Client Contact Tool</b>	A Client Directory module that contains Member contact information used by Visa for the delivery of critical corporate and operational email communications to Members.  ID# 0030655 Edition: Apr 2021   Last Updated: Oct 2019
<b>Client Directory</b>	An online Visa directory that contains contact information for Visa, Plus, and Interlink Members and processors and that is comprised of the Client Service Provider Directory module and the Client Contact Tool module.  ID# 0030015 Edition: Apr 2021   Last Updated: Oct 2019
<b>Client Service Provider Directory</b>	A Client Directory module that contains BID, BIN, Acquiring Identifier, service provider and/or Member information and is used for Member-to-Member communication and problem resolution.  ID# 0030656 Edition: Apr 2021   Last Updated: Oct 2019

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

<b>Collateral Material</b>	Printed, broadcast, or other communications regarding an Affinity/Co-Brand partner's Trade Name or Mark. These may include, but are not limited to, solicitations, promotional materials, advertisements, statements, statement inserts, direct mail solicitations, and telemarketing operator scripts.  ID# 0027362 Edition: Apr 2021   Last Updated: Oct 2015
<b>Compelling Evidence</b>	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: Apr 2021   Last Updated: Apr 2018
<b>Completion Message</b>	A Clearing Record that follows a Pre-Authorization Transaction.  ID# 0024469 Edition: Apr 2021   Last Updated: Oct 2014
<b>Compliance</b>	A process where Interlink resolves disputes between Members arising from violations of the Interlink Rules, when the requesting Member can certify that a financial loss has occurred or will occur for a specific amount, and no Dispute right or Dispute Response is available.  ID# 0024470 Edition: Apr 2021   Last Updated: Apr 2018
<b>Confidential Consumer Cardholder Information</b>	A Payment Credential, Interlink Transaction information, or other personally identifiable information relating to a consumer Cardholder.  ID# 0026359 Edition: Apr 2021   Last Updated: Apr 2020
<b>Consumer Cardholder</b>	A Cardholder other than a business Cardholder.  ID# 0030497 Edition: Apr 2021   Last Updated: Apr 2018
<b>Contact Chip</b>	A Chip that uses a contact interface to communicate Transaction data to a Chip-Reading Device.  ID# 0030498 Edition: Apr 2021   Last Updated: Apr 2018
<b>Contact Chip Card</b>	A VIS-Compliant Chip Card that is able to conduct Transactions through a contact Chip interface.

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0030499</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Contactless Chip Card</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Contactless Chip-Reading Device</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Contactless-Only Payment Device</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Correspondent Bank</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Counterfeit Card</b>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>• A device or instrument that is printed, embossed, or encoded so as to purport to be a Card, and results in a Visa transaction, Interlink Transaction, or Plus transaction but that is not a Card because an Issuer did not authorize its printing, embossing, or encoding</li> <li>• An instrument that is printed with the authority of the Issuer and that is subsequently embossed or encoded without the authority of the Issuer</li> <li>• 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</li> </ul> <div>ID# 0024495</div> <div>Edition: Apr 2021   Last Updated: Apr 2010</div>
<b>Credit Transaction</b>	<p>A Transaction initiated with a Card at the Merchant's Point-of-Transaction to credit the Cardholder's Account for a return of</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	merchandise originally purchased with the same Card.  ID# 0024527 Edition: Apr 2021   Last Updated: Apr 2016
<b>Credit Transaction Receipt</b>	A Transaction Receipt evidencing a Merchant's refund or price adjustment to be credited to a Cardholder's account.  ID# 0024528 Edition: Apr 2021   Last Updated: Apr 2010
<b>D</b>	
<b>Decline Response</b>	An Authorization Response or Pre-Authorization response indicating that the Transaction was declined.  ID# 0024548 Edition: Apr 2021   Last Updated: Apr 2010
<b>Deposit</b>	The submission of a Transaction by a Merchant, Marketplace, or Payment Facilitator to an Acquirer, resulting in a credit or debit to the Merchant's, Marketplace's, or Payment Facilitator's account.  ID# 0024556 Edition: Apr 2021   Last Updated: Oct 2020
<b>Dispute</b>	A Transaction that an Issuer returns to an Acquirer.  ID# 0029463 Edition: Apr 2021   Last Updated: Apr 2018
<b>Dispute Response</b>	A Clearing Record that an Acquirer presents to an Issuer through Interchange after a Dispute.  ID# 0029464 Edition: Apr 2021   Last Updated: Apr 2018
<b>Domestic Transaction</b>	A Transaction where the Issuer of the Card used is located in the Transaction Country.  ID# 0024568 Edition: Apr 2021   Last Updated: Apr 2010
<b>Dynamic Card Verification Value (dCVV)</b>	An authentication value dynamically generated by a Chip Card and included in the Authorization message.  ID# 0025503 Edition: Apr 2021   Last Updated: Oct 2015
<b>Dynamic Currency Conversion</b>	The conversion of the purchase price of good or services from the currency in which the purchase price is displayed to another currency. That currency becomes the Transaction Currency, regardless of the Merchant's local currency.  ID# 0024574 Edition: Apr 2021   Last Updated: Apr 2019
<b>Dynamic Data Authentication</b>	A cryptographic value generated by a Chip on a Card in an offline

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	environment that uses Transaction-specific data elements and is verified by a Chip-Reading Device to protect against skimming.
	ID# 0024575 Edition: Apr 2021   Last Updated: Apr 2010
<b>E</b>	
<b>Employee Benefit Card</b>	A Prepaid Card through which a US Issuer enables employers and benefit administrators to provide employees with a Card that allows direct access to benefits, such as qualified health care, dependent care, and transit, fuel, and meal expenses.
	ID# 0030505 Edition: Apr 2021   Last Updated: Apr 2018
<b>EMV</b>	See "EMV Integrated Circuit Card Specifications for Payment Systems (EMV)."
	ID# 0030506 Edition: Apr 2021   Last Updated: Apr 2018
<b>EMV Integrated Circuit Card Specifications for Payment Systems (EMV)</b>	Technical specifications developed (jointly by Europay International, MasterCard International, and Visa International) to provide standards for processing debit and credit Transactions and ensure global interoperability for the use of Chip technology in the payment industry.
	ID# 0024620 Edition: Apr 2021   Last Updated: Oct 2014
<b>EMV-Compliant</b>	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: Apr 2021   Last Updated: Oct 2016
<b>Exception File</b>	A VisaNet file of Account Numbers that a Member accesses online, for which the Issuer has predetermined an Authorization Response.
	ID# 0024634 Edition: Apr 2021   Last Updated: Apr 2021
<b>F</b>	
<b>Fallback Transaction</b>	An EMV Chip Card Transaction initially attempted at a Chip-Reading Device, where the device's inability to read the Chip prevented the Transaction from being completed using the Chip data, and the Transaction is instead completed using an alternate means of data capture and transmission.
	ID# 0024645 Edition: Apr 2021   Last Updated: Apr 2020
<b>Fee Collection Transaction</b>	A transaction used to collect financial obligations of a Member arising



## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<p>out of the Interlink Rules, the Interlink Charter Documents, or other requirements adopted by Interlink.</p> <p>ID# 0024647 Edition: Apr 2021   Last Updated: Oct 2015</p>
<b>Fee Schedule</b>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>• <i>Visa Asia-Pacific Fee Schedule</i></li> <li>• <i>Visa Canada Fee Schedule</i></li> <li>• <i>Visa LAC Fee Schedule</i></li> <li>• <i>Visa U.S.A. Fee Schedule</i></li> </ul> <p>ID# 0027310 Edition: Apr 2021   Last Updated: Oct 2016</p>
<b>Flexible Spending Account (FSA) – U.S. Region</b>	<p>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.</p> <p>ID# 0030507 Edition: Apr 2021   Last Updated: Apr 2018</p>
<b>Fraud Activity</b>	<p>A Transaction or occurrence where the Cardholder either:</p> <ul style="list-style-type: none"> <li>• Certifies that they did not authorize or participate in the Transaction</li> <li>• Misrepresent their identity or financial status to the Issuer to obtain an Interlink account</li> </ul> <p>ID# 0024659 Edition: Apr 2021   Last Updated: Apr 2020</p>
<b>Full-Chip Data</b>	<p>Data that complies with all of the following:</p> <ul style="list-style-type: none"> <li>• Conforms to EMVCo minimum requirements</li> <li>• Supports cryptographic validation online</li> <li>• Records the interaction between a Chip Card and a Chip-Reading Device completed during a Transaction</li> </ul> <p>ID# 0024662 Edition: Apr 2021   Last Updated: Oct 2016</p>
<b>Funds Collection</b>	<p>A VisaNet transaction used by a Member or Visa to disburse funds to a Clearing Processor.</p> <p>ID# 0030508 Edition: Apr 2021   Last Updated: Apr 2018</p>
<b>Funds Disbursement</b>	<p>A transaction used by a Member or Visa to disburse funds to a Clearing</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<p>Processor.</p> <p>ID# 0024665 Edition: Apr 2021   Last Updated: Oct 2016</p>
<b>Funds Transfer Settlement Reporting Entity</b>	<p>An endpoint within an Interlink Settlement hierarchy associated with one or more Settlement Reporting Entities.</p> <p>ID# 0026048 Edition: Apr 2021   Last Updated: Apr 2012</p>
<b>G</b>	
<b>Global Compromised Account Recovery</b>	<p>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.</p> <p>ID# 0026034 Edition: Apr 2021   Last Updated: Apr 2018</p>
<b>Visa Global Billing Platform</b>	<p>The primary billing system used by Interlink that details charges assessed to Members and collected in accordance with the appropriate VisaNet User's Manual.</p> <p>ID# 0024680 Edition: Apr 2021   Last Updated: Apr 2021</p>
<b>Group Member</b>	<p>An Interlink Member, as defined in the Interlink Network, Inc. Bylaws.</p> <p>ID# 0024685 Edition: Apr 2021   Last Updated: Oct 2016</p>
<b>H</b>	
<b>Health Reimbursement Arrangement (HRA)</b>	<p>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.</p> <p>ID# 0024699 Edition: Apr 2021   Last Updated: Apr 2020</p>
<b>Healthcare Auto-Substantiation</b>	<p>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.</p> <p>ID# 0024696 Edition: Apr 2021   Last Updated: Oct 2016</p>
<b>I</b>	
<b>Indemnification</b>	<p>The act of indemnifying, defending, and holding harmless (see Indemnify).</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0030548</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Indemnify</b>	<p>To indemnify, defend, and hold harmless (see Indemnification).</p> <div>ID# 0030549</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Integrated Circuit Card Verification Value (iCVV)</b>	<p>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.</p> <div>ID# 0030509</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Interchange</b>	<p>The exchange of Clearing Records between Members.</p> <div>ID# 0024729</div> <div>Edition: Apr 2021   Last Updated: Oct 2014</div>
<b>Interchange Reimbursement Fee (IRF)</b>	<p>A fee between Acquirers and Issuers in the Clearing and Settlement of an Interchange Transaction.</p> <div>ID# 0024733</div> <div>Edition: Apr 2021   Last Updated: Oct 2017</div>
<b>Interlink</b>	<p>See Interlink Network, Inc.</p> <div>ID# 0030510</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Interlink Member</b>	<p>A Member participating in the Interlink Program that agrees to comply with the Interlink Rules.</p> <div>ID# 0030511</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Interlink Network, Inc.</b>	<p>A Delaware corporation that is a subsidiary of Visa.</p> <div>ID# 0030512</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Interlink Program</b>	<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: Apr 2021   Last Updated: Oct 2014</div>
<b>Interlink Program Marks</b>	<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: Apr 2021   Last Updated: Oct 2015</div>
<b>Interlink Switch</b>	<p>The telecommunications and processing system operated by Visa to process Interlink Transactions.</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	ID# 0030514 Edition: Apr 2021   Last Updated: Apr 2018
<b>Intermediary Bank</b>	A depository institution, specified by a Member or by Interlink, through which a Settlement funds transfer must be processed for credit to a Settlement account at another depository institution.  ID# 0024741 Edition: Apr 2021   Last Updated: Apr 2010
<b>Interregional Interchange</b>	Interchange for an Interregional Transaction.  ID# 0030515 Edition: Apr 2021   Last Updated: Apr 2018
<b>Interregional Transaction</b>	A Transaction where the Issuer of the Card is not located in the Region where the Transaction takes place.  ID# 0024762 Edition: Apr 2021   Last Updated: Oct 2017
<b>IRF</b>	See "Interchange Reimbursement Fee."  ID# 0030516 Edition: Apr 2021   Last Updated: Apr 2018
<b>IRF Compliance</b>	A process by which Interlink resolves disputes between Members for a Member's violation of the Interlink Rules or any applicable Interchange Reimbursement Fee (IRF) guide that causes an incorrect Interchange Reimbursement Fee rate to be applied to a large number of Transactions, resulting in a financial loss to another Member.  ID# 0024735 Edition: Apr 2021   Last Updated: Oct 2017
<b>Issuer</b>	An Interlink Member that enters into a contractual relationship with a Cardholder for the issuance of Cards.  ID# 0024768 Edition: Apr 2021   Last Updated: Oct 2016
<b>J</b>	
<b>No glossary terms available for J.</b>	ID# 0025512 Edition: Apr 2021   Last Updated: Apr 2010
<b>K</b>	
<b>Key Management Service</b>	A service that Visa provides to process, store, and transmit Member keys associated with the security algorithm used in the V.I.P. System, to protect the security of PINs.  ID# 0030517 Edition: Apr 2021   Last Updated: Apr 2018
<b>L</b>	
<b>Liability</b>	Any and all damages (including lost profits or savings, indirect,

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	consequential, special, exemplary, punitive, or incidental), penalties, fines, expenses and costs (including reasonable fees and expenses of legal and other advisers, court costs and other dispute resolution costs), or other losses.
	ID# 0024779 Edition: Apr 2021   Last Updated: Apr 2018
<b>M</b>	
<b>Magnetic Stripe</b>	A magnetic stripe on a Card that contains the necessary information to complete a Transaction.
	ID# 0024808 Edition: Apr 2021   Last Updated: Apr 2010
<b>Magnetic-Stripe Data</b>	Data contained in a Magnetic Stripe and replicated in a Chip.
	ID# 0024802 Edition: Apr 2021   Last Updated: Apr 2010
<b>Magnetic-Stripe Image</b>	The minimum Chip payment data replicating the Magnetic Stripe information required to process an EMV-Compliant Transaction.
	ID# 0024803 Edition: Apr 2021   Last Updated: Apr 2010
<b>Magnetic-Stripe Terminal</b>	A terminal that reads the Magnetic Stripe on a Card.
	ID# 0024806 Edition: Apr 2021   Last Updated: Apr 2010
<b>Mark</b>	A word, name, design, symbol, distinctive sign, animation, sound, haptic, other designation, or any combination thereof, that Visa or any entity adopts to identify its goods or services.
	ID# 0024818 Edition: Apr 2021   Last Updated: Apr 2020
<b>Maximum Purchase Amount Limits</b>	Monetary amounts established by an Issuer above which the V.I.P. System does not provide Stand-In Processing for Transactions.
	ID# 0030518 Edition: Apr 2021   Last Updated: Apr 2018
<b>Member</b>	A client of Visa U.S.A or Visa Canada that participates in one or more categories of membership as defined in the Interlink Charter Documents, and performs functions/activities appropriate to those categories.
	ID# 0024822 Edition: Apr 2021   Last Updated: Oct 2016
<b>Merchant</b>	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.

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0024828</div> <div>Edition: Apr 2021   Last Updated: Apr 2020</div>
<b>Merchant Affiliate</b>	<p>An Affiliate Member that has signed a Merchant Agreement with a Merchant.</p> <div>ID# 0030520</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Merchant Agreement</b>	<p>A contract between a Merchant and an Acquirer containing their respective rights, duties, and obligations for participation in the Acquirer's Interlink Program.</p> <div>ID# 0024830</div> <div>Edition: Apr 2021   Last Updated: Apr 2015</div>
<b>Merchant Category Code (MCC)</b>	<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: Apr 2021   Last Updated: Oct 2016</div>
<b>Merchant Interface System</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Merchant Outlet</b>	<p>The physical premises of the Merchant at which a Transaction is completed.</p> <div>ID# 0024842</div> <div>Edition: Apr 2021   Last Updated: Apr 2019</div>
<b>Merchant Servicer</b>	<p>A Third Party Agent that complies with all of the following:</p> <ul style="list-style-type: none"> <li>• Is engaged by a Merchant</li> <li>• Is not a Member of Interlink Network, Inc.</li> <li>• Is not directly connected to VisaNet</li> <li>• Is party to the Authorization and/or Clearing message</li> <li>• Has access to Cardholder data, or processes, stores, or transmits Transaction data</li> </ul> <div>ID# 0030522</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Mobile Payment Acceptance Solution</b>	<p>A payment acceptance application that uses a portable electronic device. The portable electronic device must exhibit both of the following characteristics:</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<ul style="list-style-type: none"> <li>• Not solely dedicated to point-of-sale functions</li> <li>• The ability to wirelessly communicate across open networks</li> </ul> <p>The solution may also include a hardware attachment for the purpose of card reading and/or PIN entry.</p> <p>ID# 0027382      Edition: Apr 2021   Last Updated: Oct 2014</p>
<b>N</b>	
<b>Network Design Mark</b>	<p>The Interlink Marks owned by Visa and used in the Interlink Program.</p> <p>ID# 0030523      Edition: Apr 2021   Last Updated: Apr 2018</p>
<b>Non-Member</b>	<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> <p>ID# 0030524      Edition: Apr 2021   Last Updated: Apr 2018</p>
<b>Non-Reloadable Prepaid Card</b>	<p>A Prepaid Card that is funded with monetary value only once.</p> <p>ID# 0024880      Edition: Apr 2021   Last Updated: Apr 2020</p>
<b>Notification</b>	<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> <p>ID# 0024887      Edition: Apr 2021   Last Updated: Oct 2014</p>
<b>Numeric ID</b>	<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> <p>ID# 0026475      Edition: Apr 2021   Last Updated: Oct 2019</p>
<b>O</b>	
<b>Offline PIN Verification</b>	<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> <p>ID# 0024902      Edition: Apr 2021   Last Updated: Apr 2010</p>
<b>Online Card Authentication Cryptogram</b>	<p>A cryptogram generated by a Chip Card during a Transaction and used to validate the authenticity of the Card.</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	ID# 0024912 Edition: Apr 2021   Last Updated: Apr 2011
<b>Online PIN Verification</b>	A process used to verify the Cardholder's identity by sending an encrypted PIN value to the Issuer or the Issuer's Agent for validation in an Authorization Request.  ID# 0030525 Edition: Apr 2021   Last Updated: Apr 2018
<b>Operating Expense Recovery</b>	The recovery amount provided to Issuers through the Global Compromised Account Recovery (GCAR) program associated with an Account Data Compromise Event.  ID# 0026064 Edition: Apr 2021   Last Updated: Apr 2018
<b>P</b>	
<b>Partial Authorization</b>	An Authorization approved by an Issuer for an amount less than the amount requested by a Merchant for a Transaction.  ID# 0024929 Edition: Apr 2021   Last Updated: Oct 2016
<b>Partial Pre-Authorization</b>	A Pre-Authorization approved by an Issuer for an amount less than that specified in the Pre-Authorization request sent by the Merchant.  ID# 0030414 Edition: Apr 2021   Last Updated: Apr 2018
<b>Payment Application</b>	A software application contained within a Chip that defines the parameters for processing a Transaction.  ID# 0024933 Edition: Apr 2021   Last Updated: Apr 2010
<b>Payment Card Industry Data Security Standard (PCI DSS)</b>	A set of comprehensive requirements that define the standard of due care for protecting sensitive Cardholder information.  ID# 0024934 Edition: Apr 2021   Last Updated: Apr 2010
<b>Payment Card Industry Payment Application Data Security Standard (PA-DSS)</b>	A data security standard that specifies security requirements for third-party Payment Application software that stores, processes, or transmits Cardholder data.  ID# 0024935 Edition: Apr 2021   Last Updated: Oct 2012
<b>Payment Credential</b>	A number or other credential that identifies an account of a Cardholder for use in a Transaction.  ID# 0030658 Edition: Apr 2021   Last Updated: Apr 2020
<b>PIN</b>	A personal identification alpha or numeric code that identifies a Cardholder in an Authorization Request originating at a Terminal with



## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<p>electronic capability.</p> <p>ID# 0024948      Edition: Apr 2021   Last Updated: Apr 2010</p>
<b>PIN Pad</b>	<p>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.</p> <p>ID# 0030526      Edition: Apr 2021   Last Updated: Apr 2018</p>
<b>PIN Management Requirements Documents</b>	<p>A suite of PIN security documents that includes:</p> <ul style="list-style-type: none"> <li>• <i>Payment Card Industry (PCI) – PIN Security Requirements</i></li> <li>• <i>Payment Card Industry (PCI) PIN Transaction Security (PTS) – Point of Interaction (POI) Modular Security Requirements</i></li> </ul> <p>ID# 0027348      Edition: Apr 2021   Last Updated: Apr 2016</p>
<b>PIN Verification</b>	<p>A procedure used to verify Cardholder identity when a PIN is used in an Authorization Request or Pre-Authorization Request.</p> <p>ID# 0024951      Edition: Apr 2021   Last Updated: Apr 2010</p>
<b>PIN Verification Service</b>	<p>A service that Interlink provides for the verification of Cardholder PINs transmitted with Authorization Requests.</p> <p>ID# 0024953      Edition: Apr 2021   Last Updated: Apr 2010</p>
<b>PIN Verification Value</b>	<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 a Magnetic Stripe or a Chip.</p> <p>ID# 0024954      Edition: Apr 2021   Last Updated: Apr 2020</p>
<b>Point of Transaction</b>	<p>The physical location at which a Merchant or an Unattended Cardholder Activated Terminal completes a Transaction.</p> <p>ID# 0024974      Edition: Apr 2021   Last Updated: Oct 2015</p>
<b>Point-of-Transaction Terminal</b>	<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> <p>ID# 0030527      Edition: Apr 2021   Last Updated: Apr 2020</p>
<b>POS Entry Mode</b>	<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>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0024990</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>Post-Issuance Updates</b>	<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"> <li>• Add an application or service to a Chip</li> <li>• Modify or block an existing application on a Chip</li> </ul> <div>ID# 0024987</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>Prepaid Account</b>	<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: Apr 2021   Last Updated: Apr 2010</div>
<b>Presentment</b>	<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> <div>ID# 0025001</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Pre-Authorization</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Pre-Authorization Completion</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Pre-Authorization Request</b>	<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: Apr 2021   Last Updated: Apr 2018</div>
<b>Primary Account</b>	<p>A checking, savings, or other designated Account maintained by a Cardholder against which Transactions are posted.</p> <div>ID# 0030531</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Principal-Type Member</b>	<p>An Interlink Member, as defined in the Interlink Charter Documents.</p> <div>ID# 0025005</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

<b>Processing Date</b>	<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"><li>• In BASE II, the Central Processing Date</li><li>• In the Single Message System, the Settlement Date</li><li>• The date on which Visa accepted an action processed through Visa Resolve Online (VROL)</li></ul>
ID# 0025017 Edition: Apr 2021   Last Updated: Apr 2016	
<b>Processor</b>	<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>
ID# 0030532 Edition: Apr 2021   Last Updated: Apr 2018	
<b>Proprietary Card</b>	<p>A Card that does not bear the Visa Brand Mark but may be Interlink-enabled.</p>
ID# 0025020 Edition: Apr 2021   Last Updated: Apr 2017	
<b>Q</b>	
<b>Quasi-Cash Transaction</b>	<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"><li>• Gaming chips</li><li>• Money orders</li><li>• Travelers cheques</li><li>• Prepaid Cards with cash access</li><li>• Foreign currency</li></ul>
ID# 0025033 Edition: Apr 2021   Last Updated: Apr 2020	
<b>R</b>	
<b>Rapid Dispute Resolution</b>	<p>A pre-dispute resolution service that provides the ability for Merchants and Payment Facilitators to automate the acceptance of liability for a disputed Transaction.</p>
ID# 0030735 Edition: Apr 2021   Last Updated: Oct 2020	
<b>Reloadable Prepaid Card</b>	<p>A Prepaid Card product which the Issuer may fund more than once after the initial funding.</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	ID# 0025059 Edition: Apr 2021   Last Updated: Apr 2020
<b>Reversal</b>	An Acquirer- or Merchant-generated Transaction used to cancel a previous Transaction that has timed out or was not acknowledged.  ID# 0025072 Edition: Apr 2021   Last Updated: Oct 2016
<b>S</b>	
<b>Scrip</b>	A 2-part paper receipt dispensed by a Scrip Terminal that is redeemable at a Merchant Outlet for goods, services, or cash.  ID# 0025079 Edition: Apr 2021   Last Updated: Apr 2010
<b>Security Self-Audit</b>	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."  ID# 0030536 Edition: Apr 2021   Last Updated: Apr 2018
<b>Service Code</b>	A valid sequence of digits recognized by VisaNet that is encoded on a Magnetic Stripe and replicated on the Magnetic-Stripe Image in a Chip that identifies the circumstances under which the Card is valid (for example: International Transactions, Domestic Transactions, restricted Card use), and defines requirements for processing a Transaction with the Card (for example: Chip-enabled, Cardholder Verification).  ID# 0025094 Edition: Apr 2021   Last Updated: Oct 2014
<b>Settlement</b>	The reporting and funds transfer of Settlement Amounts owed by one Member to another, or to Interlink, as a result of Clearing.  ID# 0025095 Edition: Apr 2021   Last Updated: Apr 2011
<b>Settlement Amount</b>	The daily net amounts expressed in a Member's Settlement Currency resulting from Clearing. These amounts include Transaction and Fee Collection Transaction totals, expressed in a Member's Settlement Currency.  ID# 0025096 Edition: Apr 2021   Last Updated: Apr 2011
<b>Settlement Bank</b>	A bank, including a Correspondent Bank or Intermediary Bank, that is both: <ul style="list-style-type: none"><li>• Located in the country where a Member's Settlement Currency is the local currency</li></ul>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<ul style="list-style-type: none"> <li>Authorized to execute Settlement of Interchange on behalf of the Member or the Member's bank</li> </ul>
	<div>ID# 0025097</div> <div>Edition: Apr 2021   Last Updated: Oct 2014</div>
<b>Settlement Currency</b>	<p>A currency that Visa uses to settle Interchange.</p>
	<div>ID# 0025098</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>Settlement Reporting Entity</b>	<p>A name or number of an entity assigned by Visa or Interlink and authorized by the Member that is used by Visa/Interlink for Settlement reporting.</p>
	<div>ID# 0026049</div> <div>Edition: Apr 2021   Last Updated: Oct 2019</div>
<b>Settlement Service</b>	<p>A service that allows Members to consolidate the Settlement functions of the Visa systems into one centralized function and benefit from flexible reporting options.</p>
	<div>ID# 0030537</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Settlement Service</b>	<p>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.</p>
	<div>ID# 0029744</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>SIGIS</b>	<p>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.</p>
	<div>ID# 0025102</div> <div>Edition: Apr 2021   Last Updated: Oct 2014</div>
<b>Single Message System</b>	<p>A service that enables a Member to process Online Financial and Deferred Clearing Transactions through a single VisaNet interface.</p>
	<div>ID# 0025108</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>Stand-In Processing (STIP)</b>	<p>The component (including Visa Smarter Stand-In Processing) that provides Authorization services on behalf of an Issuer when the Issuer or its VisaNet Processor is unavailable, when Issuer responses exceed the maximum response time, or when the Issuer has instructed Visa to process a Transaction on behalf of the Issuer.</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0025121</div> <div>Edition: Apr 2021   Last Updated: Apr 2021</div>
<b>Static Data Authentication</b>	<p>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.</p> <div>ID# 0030538</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>T</b>	
<b>Terminal Risk Management</b>	<p>A process performed by a Chip-Reading Device to protect a Member from fraud by:</p> <ul style="list-style-type: none"> <li>• Initiating Online Issuer Authorization for above-Floor Limit Transactions</li> <li>• Ensuring random Online processing for below-Floor Limit Transactions</li> <li>• Performing Transaction velocity checking</li> </ul> <div>ID# 0025154</div> <div>Edition: Apr 2021   Last Updated: Apr 2010</div>
<b>Terminal Standardization Program</b>	<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</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Third Party Agent</b>	<p>An entity, not defined as a VisaNet Processor, that provides payment-related services, directly or indirectly, to a Member and/or its Merchants or Sponsored Merchants or their agents.</p> <div>ID# 0025921</div> <div>Edition: Apr 2021   Last Updated: Apr 2020</div>
<b>Trace Number</b>	<p>The number assigned by the Merchant Interface System to identify a Transaction.</p> <div>ID# 0030540</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>
<b>Trade Name</b>	<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</div> <div>Edition: Apr 2021   Last Updated: Apr 2010</div>
<b>Transaction</b>	<p>The use of a Payment Credential to make a payment or otherwise exchange value between a Cardholder (or an Issuer) and a Merchant (or</p>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	an Acquirer).
	ID# 0025175 Edition: Apr 2021   Last Updated: Apr 2020
<b>Transaction Country</b>	The country in which a Merchant Outlet is located, regardless of the Cardholder's location when a Transaction occurs.
	ID# 0025179 Edition: Apr 2021   Last Updated: Oct 2016
<b>Transaction Currency</b>	The currency in which a Transaction is originally completed.
	ID# 0025180 Edition: Apr 2021   Last Updated: Apr 2018
<b>Transaction Date</b>	The date on which a Transaction between a Cardholder and a Merchant occurs. The transaction date of a Pre-Authorization Transaction may differ from the calendar date on which the Pre-Authorization request was initiated by the Cardholder or received by the Issuer.
	ID# 0025181 Edition: Apr 2021   Last Updated: Apr 2010
<b>Transaction Receipt</b>	An electronic or paper record of a Transaction (or a copy), generated at the Point-of-Transaction.
	ID# 0025184 Edition: Apr 2021   Last Updated: Apr 2011
<b>U</b>	
<b>Unattended Cardholder-Activated Terminal</b>	An Acceptance Device managed by a Merchant that dispenses goods and/or provides services under all of the following conditions: <ul style="list-style-type: none"> <li>• Card is present</li> <li>• Cardholder is present</li> <li>• PIN is supported</li> <li>• Individual representing the Merchant or Acquirer is not physically present</li> </ul>
	ID# 0025720 Edition: Apr 2021   Last Updated: Oct 2015
<b>US Covered Visa Debit Card</b>	A Card issued in the US Region or a US Territory that accesses a transaction, savings, or other asset account, regardless of whether Cardholder Verification is based on signature, PIN, or other means, but solely to the extent any such Card is a "debit card" as defined in Federal Reserve Board Regulation II, 12 CFR Part 235.
	ID# 0026512 Edition: Apr 2021   Last Updated: Apr 2020
<b>US Territory</b>	One of the following:

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<ul style="list-style-type: none"><li>• American Samoa</li><li>• Guam</li><li>• Commonwealth of the Northern Mariana Islands</li><li>• Puerto Rico</li><li>• US Minor Outlying Islands</li><li>• US Virgin Islands</li></ul>
	ID# 0026422 Edition: Apr 2021   Last Updated: Oct 2014
<b>V</b>	
<b>V.I.P. System</b>	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.
	ID# 0025201 Edition: Apr 2021   Last Updated: Apr 2010
<b>VIS-Compliant</b>	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.
	ID# 0025214 Edition: Apr 2021   Last Updated: Apr 2017
<b>Visa</b>	Visa International Service Association and all of its subsidiaries and affiliates.
	ID# 0025217 Edition: Apr 2021   Last Updated: Oct 2016
<b>Visa Confidential</b>	A classification label assigned to information created by Interlink, the use and Member handling of which is subject to certain minimum standards of diligence and care to prevent unauthorized disclosure or business harm to Interlink.
	ID# 0026799 Edition: Apr 2021   Last Updated: Apr 2018
<b>Visa Contactless Application</b>	A Visa application contained on a Chip that enables a <i>Visa Contactless Payment Specification</i> -compliant Contactless Payment Transaction to be performed.
	ID# 0027792 Edition: Apr 2021   Last Updated: Apr 2018
<b>Visa Healthcare Auto-Substantiation Transactions Documents</b>	A suite of documents that includes: <ul style="list-style-type: none"><li>• Visa Healthcare Auto-Substantiation Transaction Consolidated Technical Requirements</li></ul>



## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<ul style="list-style-type: none"> <li>• Visa Healthcare Auto-Substantiation Transaction Retrieval of SIGIS Receipt Detail Implementation Guide</li> <li>• Visa Healthcare Auto-Substantiation Transaction Service Description and Implementation Guide</li> </ul>
	ID# 0030542 Edition: Apr 2021   Last Updated: Apr 2018
<b>Visa Inc.</b>	A Delaware stock corporation.
	ID# 0025328 Edition: Apr 2021   Last Updated: Apr 2010
<b>Visa Innovation Center</b>	Any of the Visa Innovation Centers (or studios) located anywhere worldwide, including any of the Visa personnel thereof, regardless of where such personnel perform their work.
	ID# 0030675 Edition: Apr 2021   Last Updated: Oct 2020
<b>Visa Merchant Direct Exchange</b>	A Merchant that directly enters Authorization requests or online financial transactions into the V.I.P. System.
	ID# 0027068 Edition: Apr 2021   Last Updated: Apr 2018
<b>Visa Resolve Online</b>	An online Visa service for the retrieval and transmission of dispute resolution information and documentation.
	ID# 0025388 Edition: Apr 2021   Last Updated: Oct 2017
<b>Visa Restricted</b>	<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>
	ID# 0030035 Edition: Apr 2021   Last Updated: Apr 2018
<b>Visa Interlink Settlement Bank</b>	A bank where Interlink maintains its Settlement accounts and performs funds transfer for Settlement.
	ID# 0025391 Edition: Apr 2021   Last Updated: Apr 2010
<b>Visa Token Service Active Issuer Participant</b>	An Issuer that has performed the onboarding process with Visa to participate in the Visa Token Service.

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

	<div>ID# 0030569</div> <div>Edition: Apr 2021   Last Updated: Oct 2018</div>
<b>Visa Token Service Basic Issuer Participant</b>	<p>An Issuer that has been enrolled by Visa to participate in the Visa Token Service for Card-Absent Environment Transactions.</p> <div>ID# 0030570</div> <div>Edition: Apr 2021   Last Updated: Apr 2021</div>
<b>Visa US Common Debit Application Identifier – US Region and US Territories</b>	<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: Apr 2021   Last Updated: Oct 2014</div>
<b>Visa US Regulation II Certification Program</b>	<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: Apr 2021   Last Updated: Oct 2014</div>
<b>VisaNet</b>	<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: Apr 2021   Last Updated: Oct 2020</div>
<b>VisaNet Interchange Center</b>	<p>A Visa facility that operates the VisaNet data processing systems and support networks.</p> <div>ID# 0025229</div> <div>Edition: Apr 2021   Last Updated: Oct 2016</div>
<b>VisaNet Processor</b>	<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: Apr 2021   Last Updated: Oct 2016</div>
<b>VisaNet Test System</b>	<p>The hardware, software, and documentation software provided by Visa for use during the certification process</p> <div>ID# 0030544</div> <div>Edition: Apr 2021   Last Updated: Apr 2018</div>

## Glossary

### Glossary

#### Interlink Core Rules and Interlink Product and Service Rules

<b>Visa U.S.A. Board of Directors</b>	The Visa U.S.A. Board of Directors.  ID# 0030545 Edition: Apr 2021   Last Updated: Apr 2018
<b>W</b>	
<b>Waiver</b>	A temporary formal consent, granted by Interlink, that permits a Member or Members to not comply with one or more specific rules in the Interlink Rules, and may be repealed, modified, or extended at the discretion of Interlink.  ID# 0026498 Edition: Apr 2021   Last Updated: Oct 2016
<b>X</b>	
<b>No glossary terms available for X.</b>	ID# 0025513 Edition: Apr 2021   Last Updated: Apr 2010
<b>Y</b>	
<b>No glossary terms available for Y.</b>	ID# 0025514 Edition: Apr 2021   Last Updated: Apr 2010
<b>Z</b>	
<b>No glossary terms available for Z.</b>	ID# 0030575 Edition: Apr 2021   Last Updated: Oct 2018