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When to Request Supplemental Information from a Cardholder

Visa® Clarifies Its Operating Regulations – US and Canada

Visa aims to make every Visa transaction a seamless experience for both the cardholder and the merchant. As your payments partner, Chase Paymentech wants to remind you of the following policy designed to accomplish that goal:

Under the Visa “honor all cards” policy, a merchant may not refuse to accept a Visa card that is properly presented for payment.

If a cardholder is asked for supplemental information at the point of sale, it can have a negative impact on the cardholder experience.

While Visa regulations do not prohibit a merchant from asking a cardholder for more information, a merchant cannot refuse to complete the transaction solely because the cardholder wishes not to provide that information.

There are certain conditions under which a merchant may ask for supplemental information as a condition of sale. Those include:

- If a card is presented that is not signed or has expired
- If the transaction is a manual cash advance or quasi-cash transaction (such as money orders, traveler’s checks, gaming chips or wire transfers)
- If you contact Chase Paymentech because a certain transaction seems suspicious or because of a referral response, you may be asked to verify the cardholder’s identity to help assess the validity of the transaction

Contact Us

If you have questions or need more information, please contact your Chase Paymentech Account Executive.

Your business is important to us, and we are here to assist you.

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We appreciate the opportunity to serve as your payment processor. We value our partnership and remain committed to providing you the product and service solutions you need to increase your operational efficiency.
