

Frequently Asked Questions

How do I process a transaction with an unembossed Visa card?

POS (point of sale) terminals accept the unembossed Visa card the same way as other Visa cards – just swipe/insert it as you would for other Visa cards. No new acceptance software or hardware is required. Once the transaction is authorized, have the cardholder sign the printed receipt. If you do not operate a POS terminal, please contact your bank to confirm how you should be processing a transaction with an unembossed Visa card.

Can I take a manual imprint of the unembossed Visa Flag card?

Unembossed Visa cards cannot be used for transactions that require a card imprint (zip zap machines), as the card is not embossed.

What are the security features on the unembossed Visa card?

The unembossed Visa card has the following security features:

Dove Hologram
The blue, white and gold Visa Flag with micro printing
UV Dove
Pre-printed BIN
Signature Panel
Three-digit CVV2 value on the signature panel

How are disputed transactions handled?

Such transactions are handled according to the current procedures you use for all other Visa cards.

Who can my customer call with questions about his/her unembossed Visa card?

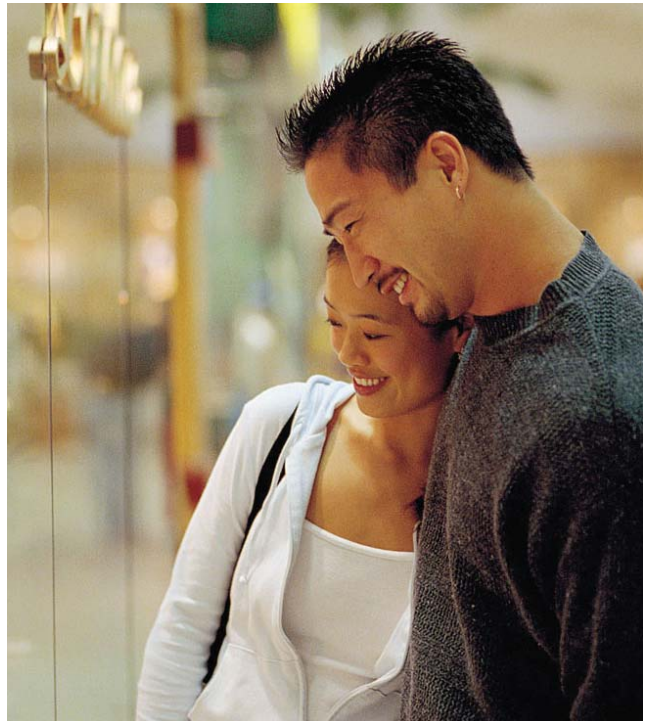
Your customer can call the financial institution that issued the unembossed Visa card. The telephone number should be listed on the back of the card.

If I have more questions or clarifications whom should I contact?

Please contact your bank and they will be able to help you.

Recognizing the Unembossed Visa Card

Briefing for Visa Merchants



VISA

All it takes.

Unembossed Visa Card

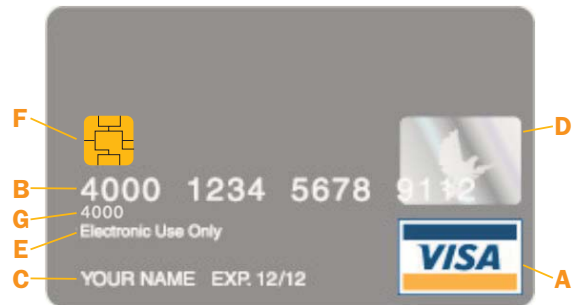
Visa is proud to present a new product – the unembossed Visa card*. As the market leader, Visa is constantly developing new products and exploring new opportunities and technology in an effort to drive additional business for our members, their cardholders and of course, you, the merchant. The unembossed Visa card will provide greater flexibility for our member banks in respect of card issuance and importantly, expand the customer base for Visa merchants, thereby maximizing your opportunity for incremental sales.

The unembossed Visa card shares many of the physical characteristics of the standard Visa card that you currently accept for payment. However, there are some important differences.



* Unlike the standard Visa card, the unembossed Visa card has the card number and other information printed on the front of the card – the surface of the card is smooth and not raised.

FEATURE:



CHARACTERISTIC:

- A ACCEPTANCE MARK:**
Visa Flag on front of card; some cards may have a Visa Electron mark on the back of the card
- B ACCOUNT NUMBER:**
Unembossed, laser engraved; indent printed or thermal printed (with cover)
- C CARDHOLDER NAME AND EXPIRY DATE:**
Printed. Some cards may not have the cardholder name on the front of the card
- D HOLOGRAM AND UV DOVE:**
Mandatory
- E LEGEND ON CARD FACE:**
Electronic Use Only
- F CHIP:**
Cards may carry a chip
- G PRE PRINTED 4 DIGIT BIN:**
Mandatory

Please note that the cardholder name may not be on the front of the card as the bank may have “instantly issued” the card to the consumer without personalizing it.

Due to the card being unembossed, the card cannot be manually imprinted (used in a zip zap machine) and must only be swiped or inserted into your point of sale (POS) terminal.