

Signature Requirement Is Optional for All Merchants

Global | Acquirers, Issuers, Processors, Agents

Visa Network



Overview: Visa is extending the option to require signature capture and validation for all merchants, globally.

In 2018, Visa announced that the capture and validation of a cardholder's signature would be optional for all EMV®-enabled merchants. In light of the COVID-19 pandemic, **effective 14 May 2020**, Visa is extending the same policy change to all merchants, even if they have not deployed EMV chip capabilities, to reduce the need for customers to interact physically with POS terminals.

Merchants in **all regions** now have the option to no longer capture a signature as a cardholder verification method (CVM), except where applicable laws or regulations otherwise require a signature to be captured. This creates a consistent global policy for capturing and validating signatures at the point of sale and further reduces friction.

In the 7 April 2020 edition of *Visa Business News*, Visa provided a reminder of the many options available to merchants to reduce the need for physical interaction between customers and POS terminals, including leveraging tap to pay / contactless technology and collecting additional customer details through means other than touching the terminal.

Visa urges acquirers and their agents to remind *all* merchants about these options to minimize merchant / customer interaction at the point of sale. Visa strongly recommends no longer requiring signatures for any transaction / amount.

Merchant Impact

Merchants will be able to further streamline the point of sale experience for any transaction type (tap, dip or swipe) or amount by no longer capturing a signature. For merchants that elect to stop capturing a signature,¹ they can quickly and easily implement a "No Signature" policy by suppressing or turning off the signature prompt in the payment application. Alternatively, merchants may choose to make no changes and simply ignore the signature prompt altogether. To maintain processing interoperability, terminals **must** continue to support signatures as a CVM; specifically for EMV-enabled merchants, the kernel in the terminal must **not** be changed to remove the signature function.

Merchants may also remove the signature line on transaction receipts or simply ignore it if printed.

Generally, removing signature prompting is a small change to the terminal's settings or software for which no re-certification is needed.

Retrieval Requests and Compliance Cases

Visa previously removed the requirement for EMV-enabled merchants in all regions to keep receipts as a form of cardholder verification¹ for transactions; issuers were prohibited from requesting copies of transaction receipts, as specified in the [Visa Rules](#) (ID#: 0030552), or raising compliance cases related to the validity or presence of signatures for transactions at EMV-enabled merchants.

By making signatures optional for all merchants, acquirers will not be required to fulfill retrieval requests or respond to compliance cases related to the validity or presence of a signature for transactions on or after **14 May 2020**. Acquirers will still be responsible for transactions prior to 14 May 2020, based on current rules for fulfilling retrieval requests and applicable compliance cases for non-EMV-enabled merchants.

Although issuers will be able to continue submitting retrieval requests and signature-related compliance cases, they should be aware that acquirers have no obligation to fulfill any retrieval requests or respond to signature-related compliance cases for transactions on or after **14 May 2020**. As such, issuers are strongly encouraged to cease raising retrieval requests or compliance cases related to signatures.

¹ This applies to Visa requirements only; if the merchant is required to confirm cardholder consent/agreement to the terms & conditions of the sale, they may do so by means other than only the signature. Merchants should use their own discretion regarding the retention of receipts for non-Visa related requirements.

Future Visa Rules Changes

Due to the urgent need to reduce customers' physical interaction with merchants and POS terminals, Visa is making this announcement effective immediately. Further communication will be provided in the coming weeks with detailed updates to the Visa Rules to support this policy expansion.

Reminders

There are no changes to the acceptance of PIN as a CVM in any country. Existing requirements continue to apply for all merchants in all regions; these changes apply only to obtaining a signature.

Terminals must continue to be capable of **supporting** signature capture. The only change for merchants that choose not to support signature is a software update to remove the prompt for capturing a signature. Re-certifications are not required for this change; additionally, for EMV-enabled merchants, the EMV kernel must **not** be changed (in particular, signature must continue to be supported in the kernel).

These changes have no effect on disputes related to the EMV liability shift, including treatment for fallback transactions.

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Additional Resources


["Merchant Options for Reducing Cardholder Interaction During COVID-19,"](#) *Visa Business News*, 7 April 2020

["Signature Requirement Will Become Optional for EMV-enabled Merchants Everywhere,"](#) *Visa Business News*, 31 May 2018

Note: For Visa Online resources, you will be prompted to log in.

For More Information

Contact your Visa representative. Merchants and third party agents should contact their issuer or acquirer.

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