

## Visa Acceptance Entity and Digital Wallet Guides Now Available

**Global** | Acquirers, Issuers, Processors, Agents

Visa Network



**Overview:** Visa has published two guides to help clients navigate the different entities in the Visa acceptance ecosystem, along with side-by-side comparisons of operational and technical requirements.

Visa's acceptance ecosystem covers all commerce types—face-to-face, unattended, mobile and e-commerce environments—while helping to increase electronic payment acceptance for sellers, allowing clients the flexibility to connect to Visa either directly, through an acquirer or via a third party. The traditional participants in this model are the acquirer and seller, but many other entities play important roles between or on behalf of acquirers and sellers.

### Mark Your Calendar:

- Updated digital wallet rules take effect **(17 April 2021)**

To help clients and their partners navigate the eligibility requirements, obligations and responsibilities for all program participants, Visa has published the following two guides to provide summaries of the different entities and the requirements for each:

- [\*Beyond the Acquirer: Additional Visa Acceptance Entities\*](#) describes the differences between merchants, marketplaces, payment facilitators, bill payment aggregators, digital wallets and other third party agents like independent sales organizations (ISOs) and merchant servicers. The document also includes a side-by-side comparison of various operational and technical requirements for each model, including acquirer capitalization and registration, merchant category code (MCC) assignment, contract requirements and merchant name / descriptor standards.
- [\*Digital Wallets in Visa's Ecosystem: Policies & Requirements\*](#) focuses on the different classes of digital wallets defined by Visa, i.e., Staged Digital Wallets, Stored Value Digital Wallets and Pass-Through Digital Wallets. This document also includes a side-by-side operational comparison for each model, as well as sample transaction flows and descriptions of different funding types.

In the 1 October edition of the *Visa Business News*, Visa announced an updated, expanded and clarified policy for digital wallets. Though the updated rules are not effective until **17 April 2021**, it is important to remember that the *existing* rules for Staged Digital Wallets and Pass-Through Digital Wallets remain in effect.

## Additional Resources

### Documents & Publications

["Updated, Expanded and Clarified Digital Wallet Policy,"](#) *Visa Business News*, 1 October 2020

### Online Resources

The following documents are available at the [Merchant Resource Library](#) on visa.com and at Visa Online:

- *Beyond the Acquirer: Additional Visa Acceptance Entities*
- *Digital Wallets in Visa's Ecosystem: Policies & Requirements*

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

## For More Information

**AP, Canada, CEMEA, LAC, U.S.:** Contact your Visa representative. Merchants and third party agents should contact their issuer or acquirer.

**Europe:** Contact Visa customer support on your country-specific number, or email [CustomerSupport@visa.com](mailto:CustomerSupport@visa.com).

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