

Reminder to Review Magnetic-Stripe Transaction Policies at Contactless-Enabled Tollbooths

Global | Acquirers, Issuers, Processors

Visa Network; V PAY; Europe Processing



Overview: Visa is asking issuers to review their policies around acceptance of magnetic-stripe transactions at tollbooths that have contactless acceptance capabilities.

As part of the continued expansion of contactless payments, tollbooths have introduced contactless acceptance as well as traditional magnetic-stripe acceptance. In the past year, for example, tollbooths in France have seen a rise in declines from issuers for processed magnetic-stripe transactions, where such transactions are flagged as processed via a contactless-enabled terminal and are interpreted by issuers as a fallback transaction. To avoid unnecessary declines, Visa is asking issuers in all regions to review their policies around the acceptance of magnetic-stripe transactions at tollbooths.

Consumer Process

When a consumer arrives at a contactless-enabled tollbooth, the consumer has the choice to either use a contactless device or insert their card into a motorized card reader / slot.¹ If the consumer attempts to conduct a contactless transaction and that fails, the transaction must be processed via magnetic-stripe technology.

As consumers return to travel and start to vacation abroad during the summer months, a failure to review issuer policies may lead to an increase in further declines and customer inconvenience.

¹ The contactless reader is relatively new at French tollbooths, whereas the motorized card reader is the legacy method that consumers have used for years.

Transaction Attributes and Client Action

Issuers are asked to review and update their policies for acceptance of magnetic-stripe transactions at tollbooths and process these transactions correctly. Correctly processing such transactions may lead to improvements in both approval rates and customer service, particularly with transactions flagged according to the list below.

Transactions from tollbooths will be processed with the following attributes:


- Merchant Category Code 4784—Tolls and Bridge Fees
- Field 60.2: Flagged as '8'—Proximity-read-capable, indicating that the terminal can read a proximity chip using a Visa contactless specification but cannot read a contact chip on a card

- Issuer card supports contactless technology
- Field 22.1: Flagged as '90'—Magnetic-stripe-read and exact content of Track 1 or Track 2 included (Card Verification Value check possible)

For More Information

AP, Canada, CEMEA, LAC, U.S.: Contact your Visa representative. Merchants should contact their acquirer.

Europe: Contact Visa customer support on your country-specific number, or email CustomerSupport@visa.com.

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