



AN 3980—Reminder-Signature Optional on Receipts

Type:

Bulletin Announcement

Category:

Operations
Point of Interaction
Rules/Standards

Audience:

Acquirer
Processor

Region:

Global

Brand:

Mastercard®
Debit Mastercard®
Maestro®

Action Indicator:

Attention warranted (Brand-related)

Published:

23 March 2020

Effective:

12 October 2018
13 April 2018

Executive Overview

Mastercard is reminding acquirers of the Standards regarding the collection of a signature on face-to-face transactions.

Effective Date Details

Date	Details
12 October 2018	Signature optional globally
13 April 2018	Signature optional in Canada and United States

Customer Benefit

As the COVID-19 situation continues to evolve, public health officials have advised that it's imperative that we all do our best to reduce physical contact with people or potentially contaminated surfaces. Accordingly, Mastercard is reminding acquirers that cardholder signatures are not required for all in-store point of sale transactions in which account information was entered into the POS device by reading the magnetic stripe or chip (contact or contactless, including mobile phones).

Elimination of signature collection could be an effective way to reduce cardholder contact with POS terminal, payment receipt and signing equipment (pen, stylus).

Acquirers should remind their merchants of this option.

What Mastercard is Doing

In April and October of 2018, we adjusted our Standards to give merchants the option in choosing whether to require a cardholder's signature on a receipt or electronic signature capture device when accepting a Mastercard or Maestro card, giving cardholders a peace of mind with safety, speed and choice at checkout.

These changes were published in:

- "[AN 1213—Revised Standards—Signature Requirements](#)" and took effect on 13 April 2018.
- "[AN 2011—Revised Standards—Signature Requirements](#)" and took effect on 12 October 2018.

Version History

Each customer must determine the impact on its operations.

Date	Description of Change
23 March 2020	Initial Publication Date

Signature Optional

To ensure interoperability an acquirer, whose merchant chooses to no longer collect the cardholder's signature, must not change the set of cardholder verification methods (CVMs) supported by the terminal (whether magnetic stripe or chip).

Merchants that decide not to collect the cardholder's signature may suppress signature prompting on their electronic signature capture devices or receipts. This option to suppress signature collection applies to all Mastercard and Debit Mastercard transactions as well as Maestro signature transactions (refer to *Transaction Processing Rules*, 3.5 -- Maestro Cardholder Verification Requirements) that are processed using the magnetic stripe or chip, for any transaction amount, and all contactless transactions exceeding the applicable CVM limit. For contactless transactions equal to or less than the CVM limit, the terminal must support "No CVM" as the only CVM option.

A copy of a signed receipt is not required to initiate a second presentment upon receiving a fraud-related chargeback. Please refer to the *Chargeback Guide* for complete details.

A merchant whose terminal currently prints receipts with a signature line may simply complete the transaction without asking for cardholder signature.

Merchants in markets where the collection of signatures is required for regulatory or other reasons must not adopt this optional change. These merchants must continue to abide by local regulations.