

# Visa Acceptance Guide for the Car Rental Industry





# Visa Acceptance Guide for the Car Rental Industry

# Table of Contents

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About This Guide .....	ii
<b>Visa Card Acceptance and Authorization .....</b>	<b>1</b>
Visa Card Acceptance Rules .....	2
Visa Card Authorization .....	4
Visa Easy Payment Service Transactions .....	10
Delayed or Amended Charges .....	12
Express Checkout .....	13
Visa Assistance Center .....	14
<b>Identification and Fraud Prevention .....</b>	<b>15</b>
Visa Card Features and Security Elements .....	16
Cardholder Verification and Identification .....	19
<b>Copy Request and Chargeback Management .....</b>	<b>20</b>
Copy Requests .....	21
Chargebacks .....	23
Chargebacks, Reason Codes, and Recommendations .....	25
<b>Optional Services (U.S. Only) .....</b>	<b>32</b>
Visa Reservation Service for Car Rentals (U.S. Only) .....	33
Visa Peak Time Reservation Service (U.S. Only) .....	35
T&E Advance Deposit Service (U.S. Only) .....	38
Visa Guaranteed Reservations for Specialized Vehicles (U.S. Only) .....	40
Auto Rental Collision Damage Waiver Program (U.S. Only) .....	42
<b>Visa Coverage At A Glance .....</b>	<b>43</b>
Visa Coverage At A Glance .....	44
<b>Payment Card Industry Data Security Standard Requirements .....</b>	<b>45</b>
Payment Card Industry Data Security Standard Requirements .....	46
Twelve Basic Requirements .....	47
Other Merchant Data Security Requirements .....	48
<b>Appendix 1: Glossary .....</b>	<b>49</b>
<b>Appendix 2: Visa Europe Territory .....</b>	<b>53</b>

## About This Guide

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### What

The *Visa Acceptance Guide for the Car Rental Industry* is the result of extensive research with industry professionals. It has been created to help you improve the way your entire operation handles Visa® card transactions, and to help you enhance the services you offer to cardholders.

### Who

This guide is a tool for car rental company managers, counter staff, marketing professionals, as well as finance and operations executives outside of the jurisdiction of Visa Europe, which may have different practices and requirements. It can also serve as a valuable resource for acquirers and card issuers who provide services and support to Visa car rental merchants.

### How

All of the information in this guide has been organized for quick and easy access. Here, you'll find:

- Answers to nearly any question you might have about accepting and processing a Visa card.
- Useful procedures for handling authorizations, additional charges, copy requests, chargebacks, and more.
- Practical tips for helping you prevent fraud.
- Overviews of special Visa services offered to car rental merchants.

### Why

Visa is dedicated to protecting and supporting our business partners. With this commitment in mind, we've developed this reference guide to meet the unique needs of car rental industry professionals like you. The guide provides a basic set of operating procedures that will help your business get the most from every Visa card transaction that is processed.

**If, after going through this guide, you have any additional questions, please call your merchant relations representative at your acquirer.**

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### Important Note about Country Differences in this Guide

Most of the information and best practices contained in this document pertain to all regions; however in some countries, there are specific products, services, and regulatory differences that must be noted. In these instances, country or region-specific details have been identified with an icon for the country under discussion. Please see *Appendix 2: Visa Europe Territory* for a list of countries within Visa Europe.

#### The country icons are as follows:

-  United States
-  Canada
-  Latin America and Caribbean (LAC)
-  Asia Pacific (AP)
-  Central Europe, Middle East, and Africa (CEMEA)

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### Guide Navigation

The *Visa Acceptance Guide for the Car Rental Industry* provides icons that highlight additional resources or information:

**Icon:**



**Definition:**

Additional resources related to the topic that is being covered.



A quick tip, caution, or stay alert offers merchants key best practices and tools related to the topic being covered.

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### Disclaimer

The information in this guide is current as of the date of printing. However, card acceptance and processing procedures are subject to change. This guide contains information based on the current *Visa International Operating Regulations*. If there are any differences between the *Visa International Operating Regulations* and this guide, the *Visa International Operating Regulations* prevail in every instance. Your merchant agreement and the *Visa International Operating Regulations* take precedence over this guide or any updates to its information. To access a copy of the *Visa International Operating Regulations*, visit [www.visa.com/merchant](http://www.visa.com/merchant) and click on Operations and Procedures.

All rules discussed in this guide may not apply to all countries. Local laws and rules may exist and it is your responsibility to ensure your business complies with all applicable laws and regulations.

The information, recommendations or “best practices” contained in this guide are provided “AS IS” and are intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. This guide does not provide legal advice, analysis or opinion. Your institution should consult its own legal counsel to ensure that any action taken based on the information in this guide is in full compliance with all applicable laws, regulations and other legal requirements.

Visa is not responsible for your use of the information contained in this guide (including errors, omissions, inaccuracy or non-timeliness of any kind) or any assumptions or conclusions you might draw from its use. Visa makes no warranty, express or implied, and explicitly disclaims the warranties of merchant ability and fitness for a particular purpose, any warranty of non-infringement of any third party’s intellectual property rights, any warranty that the information will meet your requirements, or any warranty that the information is updated and will be error free.

**For further information about the rules or practices covered in this guide, contact your acquirer.**

**Quick Tip**



To access additional card acceptance resources for merchants, visit [visa.com](http://visa.com). Current merchant publications are available as downloadable PDF files.

# Visa Card Acceptance and Authorization

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## Visa Card Acceptance Rules

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### What are Visa's Policies on Card Acceptance?

Merchants must follow basic card acceptance rules for all Visa transactions. Careful and consistent adherence to the Visa rules outlined in this section will help you to enhance customer satisfaction and operate your business efficiently. If you have any questions about any of the Visa rules presented here, contact your acquirer.

### Taxes

**Include tax in the total transaction amount.** Any tax that you are required to collect must be included in the total transaction amount. Never collect taxes separately in cash.

### Card Acceptance

**Accept all types of valid Visa cards.** To offer the broadest possible range of payment options to cardholder customers, merchants must accept all categories of Visa debit, credit, and prepaid cards. **Note:** Visa debit and credit cards may have different acceptance policies if you are located in the U.S., Australia, New Zealand, or Canada. For specifics on regional differences, refer to the *Visa International Operating Regulations* at [www.visa.com](http://www.visa.com).

### Minimum Transaction Amount

**Ensure minimum transaction amounts, which may be no greater than \$10, are imposed on Visa credit card transactions only.** Merchants in the U.S. or a U.S. territory may impose a minimum transaction amount on a Visa credit card. For specifics on regional differences, refer to the *Visa International Operating Regulations* at [www.visa.com](http://www.visa.com).



### Surcharges

**Surcharges are not permitted, except in the U.S. and AP (Australia and New Zealand).**



In the U.S. region or in a U.S. territory (e.g., Guam in AP and Puerto Rico in LAC), a registered merchant may assess a fixed or variable surcharge on a Visa credit card transaction, subject to certain conditions and applicable laws or regulations. Additional information about U.S. conditions is available at [www.visa.com/merchantsurcharging](http://www.visa.com/merchantsurcharging).

In the AP (Australia and New Zealand) region, a merchant may assess a fixed or variable surcharge on a Visa transaction, subject to certain conditions and applicable laws or regulations.

To ensure surcharges are properly assessed, please contact your acquirer.



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Suppressed  
Account  
Number and  
Expiration  
Date

Ensure that the Visa account number is suppressed in accordance with Visa rules and local laws and regulations. Effective 1 October 2014, Visa will require that the account number be partly suppressed on the receipt; however, rules will vary by region.

The expiration date should not appear at all on the cardholder copy of the transaction receipt. Existing point-of-sale terminals must comply with these requirements. To ensure that your point-of-sale terminals are properly set up for account number and expiration date suppression, contact your acquirer.

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Prohibited  
Uses

Never use the Visa card/account number to refinance existing debts or as a payment for a debt deemed as uncollectible (i.e., recover funds for a dishonored check).

**Quick Tip**



When prominently displayed, Visa decals and point-of-sale signage are helpful tools for encouraging your customers to use their Visa cards to pay.

## Visa Card Authorization

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### What Is an Authorization?

An authorization is the process in which the card issuer approves or declines a transaction. An authorization can be obtained in two ways:

- Online authorization using a point-of-sale (POS) terminal
- Voice authorization (Please call your acquirer to obtain an authorization telephone number.)

### When Do I Request an Authorization?

You should **always** obtain an online or voice authorization, if you have a:

- Total transaction amount above your floor limit. **Note:** In some regions, the floor limit is zero, and you must obtain an authorization for all transactions.
- Card that has not been signed.
- Handwritten sales draft that has no card imprint.
- Expired card
- Transaction that involves suspicious or unusual circumstances.

Do not use a \$1 authorization status check to verify if the cardholder's account is in good standing.



If operating in the U.S., use the \$0 Account Number Verification Service instead.

### How Do I Handle Authorizations Below the Floor Limit?

For "below-floor-limit" transactions, your car rental agency has the option to do the following:

- For magnetic-stripe card transactions, seek authorization
- For chip card transactions, either obtain offline approval or seek online authorization
- Not seek the authorization, but compare the card number to the current Card Recovery Bulletin (CRB). **This action is no longer a requirement for merchants using chip terminals, or under certain circumstances in certain Visa regions. Check with your Visa representative to confirm the status in your location.**

### Point to Remember



CRB applies to regions outside of the U.S.

### How Long Does an Authorization Remain Valid?

Authorization remains valid for the estimated length of a customer's car rental (e.g., 2 days, 5 days, 10 days, etc.). When a customer keeps a car beyond the original estimate of the length of the customer's car rental, you should obtain an incremental authorization approval for the additional transaction amount that you expect to be generated during the extended rental period.

### How Do I Process an Incremental Authorization?

1. Contact the customer to confirm the extended car rental period.
2. Follow standard Visa authorization procedures provided by your acquirer to obtain an incremental authorization approval for the additional transaction amount. **Note:** Exceptions may vary by region.
3. If you are unable to contact the customer, you should take the appropriate steps to locate and retrieve the vehicle.
4. If you receive a decline response on an incremental authorization, contact the customer and ask for another form of payment.

#### Quick Tip



If a car rental extends beyond 2 weeks, you should settle the transaction and obtain authorization for a new transaction.

#### Quick Tip



Try to gather as many key details as possible from your customer (e.g., name/address of hotel where customer is staying, a contact phone number, etc.) before or at the time a car is picked up. By doing this, it will be easier to reach your customer to confirm an extended car rental and any additional needs.

### Types of Authorization

#### Estimated Authorization

When the customer arrives to pick up the vehicle, you may estimate the customer's total car rental charges and obtain authorization for that estimated amount.

This estimate of the customer's total charges must be based on:

- Expected length of rental.
- Applicable daily, weekly, monthly rental rate (including tax).
- Incidental charges such as insurance, and any other additional necessities.
- Mileage rates.

#### Quick Tip



- The estimated authorization amount must not include an insurance deductible or a security deposit. If applicable, the security deposit must be a separate transaction. There are also limitations as to how this security deposit can be used.
- Never overestimate or pad the authorization amount or include charges that cover potential loss or damage to the vehicle.
- Never use an arbitrary estimated amount to obtain authorization other than what is explicitly allowed.
- Never require a customer to sign a blank draft or a deposit receipt for damages.

### Final Authorization and 15% or \$75.00 Rule

A car rental agency must obtain a final or an additional authorization and include the date, amount and the authorization code on the transaction receipt if the actual transaction amount exceeds the greater of the following:

- Sum of authorized amounts plus 15%, or
- Sum of authorized amounts plus US \$75, or local currency equivalent (This provision does not apply to transactions involving issuers or acquirers in Visa Europe.)

### Final Authorization and 15% Rule Examples

When the customer returns the vehicle, authorization is required in the following instances:

- If there was no previously estimated authorization and the actual transaction amount is above your car rental floor limit, authorize the actual transaction amount.
- If there was a previously estimated authorization amount, apply the “15% rule” to determine whether or not an incremental authorization is required. To do this:
  - Add up to 15% to the previously estimated authorization amount.
  - Compare the total (sum of the previously estimated authorization amount plus 15%) to the actual (or final) transaction amount.

If the actual transaction amount is more than the sum of the previously estimated authorization amount plus 15%, **an incremental authorization is required for the difference between the previously estimated authorization amount and the actual transaction amount.**

#### Example #1

The actual transaction is **\$500.00**. As shown below, this is **more** than the previously estimated authorized amount plus 15%.

Previously estimated authorized amount	\$350.00
15% Added	53.00
Total	\$403.00

For this situation, an incremental authorization is necessary.

\$500.00	- \$350.00	= \$150.00
Actual transaction amount	Previously estimated authorized amount	You obtain incremental authorization for this amount*

\* The total sum of the incremental authorization amount plus the previously estimated authorized amount should equal the actual (or final) transaction amount.

**Example #2**

The actual transaction is **\$400.00**. As shown below, this is **less** than the previously estimated authorized amount plus 15%.

Previously estimated authorized amount	\$350.00
15% Added	53.00
<hr/>	
Total	\$403.00

In this instance, **no incremental authorization is required.**

**How to Handle an Authorization Reversal**

If the actual transaction amount is less than the previously estimated authorization amount, you must process an authorization reversal, which is the difference between the previously estimated authorization amount and the actual transaction amount.

**Example**

The actual transaction is **\$400.00** and the previously estimated authorization amount is \$500.00. As shown below, this is **less** than the previously estimated amount.

Previously estimated authorized amount	\$500.00
Actual transaction amount (final bill)	\$400.00
<hr/>	
Difference	\$100.00

You must obtain an **authorization reversal for \$100.00.**

**Point to Remember**



You must also process an authorization reversal for the amount of the previously estimated authorization amount whenever a transaction is subsequently voided or cancelled.

**Did You Know**

Even if you request and obtain an authorization, you are not guaranteed protection against losses. To help you avoid losses:

- Obtain proof that the card was present,
- Ask the cardholder to sign the car rental sales agreement, **and/or**
- Take appropriate action(s) to avoid other dispute-related issues that may apply to your industry and could result in a chargeback of the card transaction.

**Point to Remember**



A chargeback is invalid if a legible imprint is obtained or the card was electronically read.

## Authorization at a Glance

Car rental counter staff can complete an estimated authorization in just a few simple steps, as outlined below:



1. Dip the card into a chip-reading device\*, swipe the card through a magnetic-stripe card reader, or wave the card in front of a Visa payWave reader.



2. Request an authorization for estimated car rental charges via POS terminal or phone.



3. Take appropriate action based on the authorization response.

Response	Meaning
Approved	Card issuer approves the transaction. This is the most common response.
Declined or Card Not Accepted	Card issuer does not approve the transaction. The transaction should not be completed. Return the card and instruct the cardholder to call the card issuer for more information on the status of the account.
Call, Call Center, or Referrals	Card issuer needs more information before approving the sale. Most of these transactions are approved, but you should call your authorization center and follow whatever instructions you are given. In most cases, an authorization agent will ask to speak directly with the cardholder or will instruct you to check the cardholder's identification.
Pick Up	Card issuer wants to recover the card. Do not complete the transaction. Inform the customer that you have been instructed to keep the card, and ask for an alternative form of payment. If you feel uncomfortable, simply return the card to the cardholder.



4. Make sure the authorization code is printed or written on your sales transaction receipt, in case you receive a request for copy from your acquirer.

### Point to Remember



The card and chip-reader work with the card to determine the appropriate cardholder or verification method for the transaction, either signature, PIN, or Visa Easy Payment Service (VEPS). If a chip card is PIN-preferring and your POS terminal supports PIN, the cardholder must follow the POS prompts and enter the PIN as directed. (For additional information about VEPS transactions, see page 10 of this guide.)

### Stay Alert



Before completing a Visa transaction, always check the card's security features to make sure the card is valid and has not been altered in any way. You should also compare the signature on the car rental sales agreement to the signature on the card to make sure they match. See the *Identification and Fraud Prevention* section in this guide for further details.

\* Many Visa cards have a chip that communicates information to a POS terminal with a chip reading device. If the terminal has a chip reading device, preference must always be given to chip card processing before attempting to swipe the stripe. The card should remain in the terminal until the transaction is complete.

### If the Terminal Cannot Read the Chip

If the chip-reading device cannot read the chip on the card, (e.g., the card and chip-reading device have no applications in common), you should follow “fallback” requirements. Because the fallback transaction is swiped or keyed, the normal rules of transaction processing for magnetic-stripe or key entry as applicable come into play. For key-entered transactions, manual imprints are required.

#### Point to Remember



Fallback refers to the action taken by a merchant to allow chip cards to be processed via magnetic-stripe or key entry at chip-enabled terminals if the terminal fails to read the chip. Because the fallback transaction is swiped or keyed, the normal rules of transaction processing for magnetic-stripe or key entry will come into play. Merchants are more likely to see declines for fallback transactions, than for a valid chip card transaction.

### If the Card Won't Read When Swiped

If a card won't read when swiped, you should:

- Check the terminal to make sure that it is working properly and that you are swiping the card correctly.
- If the terminal is okay, take a look at the card's security features to make sure the card is not counterfeit or has not been altered in any way (See *What to Look for on All Visa Cards* on page 16 of this guide.)
- If the problem appears to be with the magnetic-stripe, follow store procedures. You may be allowed to use the terminal's manual override feature to key-enter transaction data for authorization, or you may need to make a call to your voice-authorization center.
- For key-entered or voice-authorized transactions, make an imprint of the front of the card. The imprint proves the card was present at the point-of-sale and can protect your business from potential chargebacks if the transaction turns out to be fraudulent. The imprint can be made either on the sales receipt generated by the terminal or on a separate manual sales receipt form signed by the customer.

## Visa Easy Payment Service Transactions

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**What is VEPS?** Visa Easy Payment Service (VEPS)\* is a program that allows merchants to eliminate cardholder verification and receipts on qualifying low value transactions to help deliver greater efficiency and convenience to both merchants and cardholders.

The VEPS program provides face-to-face merchants with the ability to accept Visa card for purchases without requiring a cardholder signature or PIN and foregoing a receipt unless requested by the cardholder. This program has the potential to increase speed at the point-of-sale (POS), enhance customer satisfaction and deliver operating efficiencies for merchants. It can boost customer throughput and build customer loyalty by helping cardholders use their Visa cards safely, quickly and easily. Transactions that cannot be electronically read at the POS are not eligible for the VEPS program. You must continue to obtain a cardholder signature on transactions that are key-entered at POS.

**Some car rental transactions may be eligible for VEPS.**

**What are the VEPS Program Qualification Requirements?** Transactions qualify for the VEPS program if they meet certain criteria including the following:

- Value is less than or equal to the country transaction limit
- Face-to-face environment
- Authorized
- Applies to all Merchant Category Codes (MCC exceptions are listed in the Visa Merchant Card Acceptance Guide).
- Terminal must read and transmit unaltered magnetic-stripe track data, unaltered chip data, or unaltered contactless payment data

**VEPS Transaction Restrictions** The following transactions do not qualify for the VEPS program:

- Fallback transactions
- Account funding transactions
- Cash-back transactions
- Manual cash disbursement transactions
- Quasi-cash transactions
- Prepaid load transactions
- Transactions where Dynamic Currency Conversion is performed

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\* Signatures are not required on transactions of \$50 or less for U.S. merchants in two major category codes: Supermarkets (5411) and Discount Stores (5310). VEPS is not available in Canada; however, Visa payWave can provide the same benefit as VEPS when higher thresholds are set.



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How to  
Process  
a VEPS  
Transaction

If the transaction is eligible, run the transaction as you normally would and eliminate the steps of PIN entry, unless the transaction is an EMV®\* PIN transaction, or checking and collecting the cardholder's signature. In addition, you need to provide a transaction receipt only if the cardholder requests one.

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\* EMV stands for Europay, MasterCard and Visa, a global standard for inter-operation of chip cards, ATMs and POS terminals for authenticating credit and debit card transactions.

## Delayed or Amended Charges

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### When Do I Submit Visa Car Rental Charges for Payment?

Once the customer has returned the vehicle and the final transaction amount has been totaled, you can submit the car rental charges to your acquirer for payment.

### Can I Bill for Additional Charges Discovered After the Customer Leaves?

After a car is returned, you may find there are additional charges (e.g., fuel or mileage, traffic violations, or parking tickets/other fines) or calculation errors. These charges may be billed if your car rental sales agreement states that a final audit will be used to identify any additional charges and your customer has consented to this by signing the agreement.

Car rental agencies may not use a Visa product to process delayed or amended charges related to car loss, and/or theft, damages, unless the car rental company reserves express agreement to the specific charges from the cardholder.

### How Should Additional Charges Be Processed?

To handle such charges:

- Authorize and deposit a separate or amended car rental sales agreement for delayed charges for fuel, taxes, mileage, maintenance, or rental fees. **Note:** Administration fees are not considered a valid delayed or amended charge.
- Mail a copy of the agreement with a detailed explanation of the additional charges to the customer within 90 calendar days of the related transaction date.

### How Do I Handle Late Charges for Parking Tickets and Traffic Violations?

You may charge Visa cardholders for parking tickets and other traffic violations, provided the violations occurred while the cardholder was responsible for the vehicle.

In the event of a dispute, you must support the charge by providing the following to your acquirer upon request:

- A copy of the car rental sales agreement
- Documentation from the pertinent civil authorities
- Rental vehicle tag number
- Place and date/time of violation
- Statute/law that was violated
- Amount of fine in the local currency

#### Stay Alert



All additional charges must be processed within 90 days of the vehicle's return.

## Express Checkout

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### How Do I Process Express Checkouts?

Many car rental companies today offer the convenience of express checkout to all of their customers, or to members of a special “awards” or “loyalty” program.

If you offer an express checkout service, follow these simple steps:

1. When the cardholder returns the vehicle, calculate the bill amount and compare this with the total amount of authorized estimates.
  - If the final bill amount is less than the sum of all authorized amounts plus 15 percent, or the sum of the authorized amounts plus US \$75 or local currency equivalent\*, there is no need for further authorization.
  - If the final bill amount exceeds the greater of the following you must obtain a final or an additional authorization and include the date, amount, and the authorization code or the transaction receipt:
    - Sum of the authorized amounts, plus 15%, or the
    - Sum of the authorized amounts, plus US \$75 or local equivalent.
  - If no authorization was previously obtained, authorization is required for the final bill amount.
2. If the authorization is declined, contact the cardholder.
3. Upon completion of the authorization, keep and provide to the cardholder a copy of the printed receipt and the car rental sales agreement.
4. File your copy of the documentation.

**Failure to follow these steps may result in unnecessary customer queries and potential chargebacks.**

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\* This US\$75 or local currency equivalent provision does apply to transactions involving issuers or acquirers in Visa Europe.

## Visa Assistance Center

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Visa cardholders can take advantage of assistance services by calling the Visa Assistance Center (VAC) at 1-800-VISA-911 (847-2911). The VAC provides 24-hour emergency service,\* seven days a week, to Visa cardholders around the world. This service reports lost or stolen Visa cards, arranges for emergency card replacements and cash disbursements, and provides customer information services.

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\*Certain services do not apply to all Visa cards. The cardholder may contact their card issuer for full terms and conditions governing their use of the VAC.

## Identification and Fraud Prevention

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## Visa Card Features and Security Elements

Every Visa card contains a set of unique design features and security elements developed by Visa to help merchants verify a card's legitimacy. By knowing what to look for on a Visa card, your sales associates can avoid inadvertently accepting a counterfeit card or processing a fraudulent transaction.

Train your sales staff to take a few seconds to look at the card's basic features and security elements after they swipe, dip, or wave the card and are waiting for authorization. Checking card features and security elements helps to ensure that the card is valid and has not been altered in any way.

### What to Look for on All Visa Cards

#### Visa Brand Mark Card Security Features

The **Signature Panel** must appear on the back of the card and contain an ultraviolet element that repeats the word "Visa®." The panel will look like this one, or have a custom design. It may vary in length.

The words "Authorized Signature" and "Not Valid Unless Signed" must appear above, below, or beside the signature panel.

If someone has tried to erase the signature panel, the word "VOID" will be displayed.

**Card Verification Value (CVV)** is a unique three-digit code that is encoded on the magnetic-stripe of all valid cards. CVV is used to detect a counterfeit card.

The **Magnetic-Stripe** is encoded with the card's identifying information.

The **Mini-Dove Design Hologram** may appear on the back anywhere within the outlined areas shown here. The three-dimensional dove hologram should appear to move as you tilt the card.

**Card Verification Value 2 (CVV2)\*** is a three-digit code that appears either in a white box to the right of the signature panel, or directly on the signature panel. Portions of the account number may also be present on the signature panel. CVV2 is used primarily in card-absent transactions to verify that the customer is in possession of a valid Visa card at the time of the sale.

**Embossed/Unembossed or Printed Account Number** on valid cards begins with "4." All digits must be even, straight, and the same size.

**Four to Six Digit Bank Identification Number (BIN)** must be printed directly below the account number. This number must match exactly with the first four digits of the account number.

**Expiration or "Good Thru" date** should appear below the account number.

**Ultraviolet "V"** is visible over the Visa Brand Mark when placed under an ultraviolet light.

**Visa Brand Mark** must appear in blue and gold on a white background in either the bottom right, top left, or top right corner.

*If you do not see a mini-dove on the back of the card, check for the traditional dove hologram above the Visa Brand Mark on the front of the card.*

**Chip** cards contain a small embedded microchip that is virtually impossible to copy or counterfeit.

**Chip Antenna** for contactless cards, the interface can be an antenna embedded into the back of the card and connected to the chip. A contactless transaction works at terminals through the radio frequency wave between the card and the terminal.



\* In certain markets, CVV2 is required to be present for all card-absent transactions. Also, U.S. merchants who work in the face-to-face sales environment may include (CVV2) in the authorization request for U.S. domestic key-entered transactions in lieu of taking a manual card imprint.

**Did You Know** Always request authorization on an expired card. If the card issuer approves the transaction, proceed with the sale. Never accept a transaction that has been declined.

### Unembossed Visa Card Acceptance

The unembossed Visa card (e.g., prepaid card) may look and feel different, but it is a valid card that can be accepted at any Visa merchant location that has an electronic terminal. Unlike an embossed Visa card with raised numbers, letters, and symbols, the unembossed card has a smooth, flat surface. From a merchant perspective, the processing of an unembossed card at the point-of-sale should be seamless. There's no need for new software, special hardware, or modified terminal procedures. You simply swipe, dip, or wave the unembossed card just as you would an embossed card, then wait for an authorization and obtain the cardholder's signature. Because of the unembossed card's flat surface, it cannot be used for transactions that require a manual card imprint. A merchant should not attempt to hand-write receipts or key-enter the account number for unembossed cards.

**Full Magnetic-Stripe Data** must be transmitted as part of the unembossed Visa card transaction authorization. Merchants are required to swipe an unembossed card through the terminal to prove that the card was present at the time of the transaction.

**Unembossed 16-digit Account Number, Cardholder Name, and Expiration Date** are laser-engraved, thermal or indent-printed securely on the front of the card. The card's flat, smooth surface makes it impossible to take a manual imprint.

If the Dove Hologram is on the front of the card, the account number will be printed outside the hologram. The numbers may be smaller and placed closer together.

**Cardholder Name or a Generic Title** may appear on an unembossed card. This field may be blank on some Visa cards.



**ELECTRONIC USE ONLY** communicates to cardholders and merchants that this card is a limited acceptance product and it can only be used at electronic point-of-sale terminals. Merchants without an electronic terminal should ask for another form of Visa payment. Electronic Use Only may be displayed on the front or back of the card.

### Visa Mini Card



A Visa Mini Card is a miniature version of a standard size Visa Card.

### Visa Vertical Card



This card has a vertical orientation and account information is laser printed on the card, not embossed. It includes a magnetic-stripe just like its embossed counterpart, and a card verification code on the back.

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When  
Something  
Doesn't Look  
Right

If any of the Visa card security features are missing or look altered, adhere to your car rental agency merchant procedures and respond accordingly.



## Cardholder Verification and Identification

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### How Do I Check Cardholder Signature and Identification?

The final step in the card acceptance process is to:

- Ensure that the customer signs the car rental sales agreement.
- Compare the customer's signature with the signature on the back of the card.

The customer should be in full view when signing the agreement.

1. Match the signature on the back of the card to the signature on the car rental sales agreement. The first initial and spelling of the surname must match. **Note:** *Embossed name and signature do not need to be the same.*
2. If possible, check the two signatures closely for any obvious inconsistencies in spelling or handwriting.
3. Make sure the last four digits of the account number on the card match those printed on the car rental sales agreement.
4. For suspicious or non-matching signatures, adhere to your car rental agency merchant procedures and respond accordingly.

### What If the Card Has Not Been Signed?

If the signature panel is blank, do the following:

1. Ask the cardholder for some form of positive identification that bears the cardholder's signature, such as a passport or driver's license.
2. Write the number and expiration date of the identification on the car rental sales agreement, **if allowed by local law.**
3. Ask the cardholder to sign the card. The card should be signed within your view, and the signature checked against the customer's signature on the ID.
4. If the cardholder refuses to sign the card, do not accept it.

#### Caution



A refusal to sign means the card is still invalid and cannot be accepted.

## Copy Request and Chargeback Management

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## Copy Requests

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### What Happens When a Visa Cardholder Wants a Copy of the Transaction Document?

When cardholders don't recognize transactions on their Visa statements, they often ask their card issuer for a copy of the transaction document.

If asked by your acquirer to fulfill a copy request, do the following:

1. Fulfill any copy requests you receive, except for chip card, EMV PIN (except in the case of T&E document requests, cash and quasi-cash transactions), and Visa Easy Payment Service (VEPS) transactions where the merchant is not required to provide copy.

2. Fulfill all requests in a timely manner.

**Note:** When you send the copy to the acquirer, use a delivery method that provides proof of delivery. If you mail the copy, send it by registered or certified mail. If you send the copy electronically, be sure to keep a written record of the transmittal.

3. Provide a legible photocopy of the original document/sales transaction receipt, or a facsimile.
4. Provide transaction details that may assist the cardholder in recognizing the transaction.
  - Cardholder signature (if available)
  - Suppressed Visa account number\*
  - Cardholder name
  - Guest name (If different than the cardholder name)
  - Dates of entire rental
  - Transaction amount
  - Authorization code information for U.S. only. (Use for international transaction only if information is available).
  - Your car rental agency name and address
  - All itemized charges
5. If you send a facsimile, be sure to adhere to your acquirer's requirements for facsimiles.

Your acquirer will forward the copy to the card issuer, who will then send it to the requesting cardholder. In many cases, the question or issue the cardholder had with the transaction is resolved by this means.

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\*Visa requires that all new and existing electronic POS terminals provide suppressed account numbers on sales transaction receipts.

**Quick Tip**



Providing a legible copy in response to a request and responding in a timely manner can help you avoid further dispute or compliance action, as well as improve your customer service and profitability.

## Chargebacks

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### What is a Chargeback?

A “chargeback” provides an issuer with a way to return a disputed transaction. When a cardholder disputes a transaction, the issuer may request a written explanation of the problem from the cardholder and can also request a copy of the related sales transaction receipt from the acquirer, if needed. Once the issuer receives this documentation, the first step is to determine whether a chargeback situation exists. There are many reasons for chargebacks—those reasons that may be of assistance in an investigation include the following:

- Merchant failed to get an authorization
- Merchant failed to obtain card imprint (electronic or manual)
- Merchant accepted an expired card

### How Does the Chargeback Process Work?

When a chargeback right applies, the issuer sends the transaction back to the acquirer and charges back the dollar amount of the disputed sale. The acquirer then researches the transaction. If the chargeback is valid, the acquirer deducts the amount of the chargeback from the merchant account and informs the merchant.

Under certain circumstances, a merchant may re-present the chargeback to its acquirer. If the merchant cannot remedy the chargeback, it is the merchant’s loss. If there are no funds in the merchant’s account to cover the chargeback amount, the acquirer must cover the loss. **The diagram on the next page provides a high level look at the events and actions involved.**

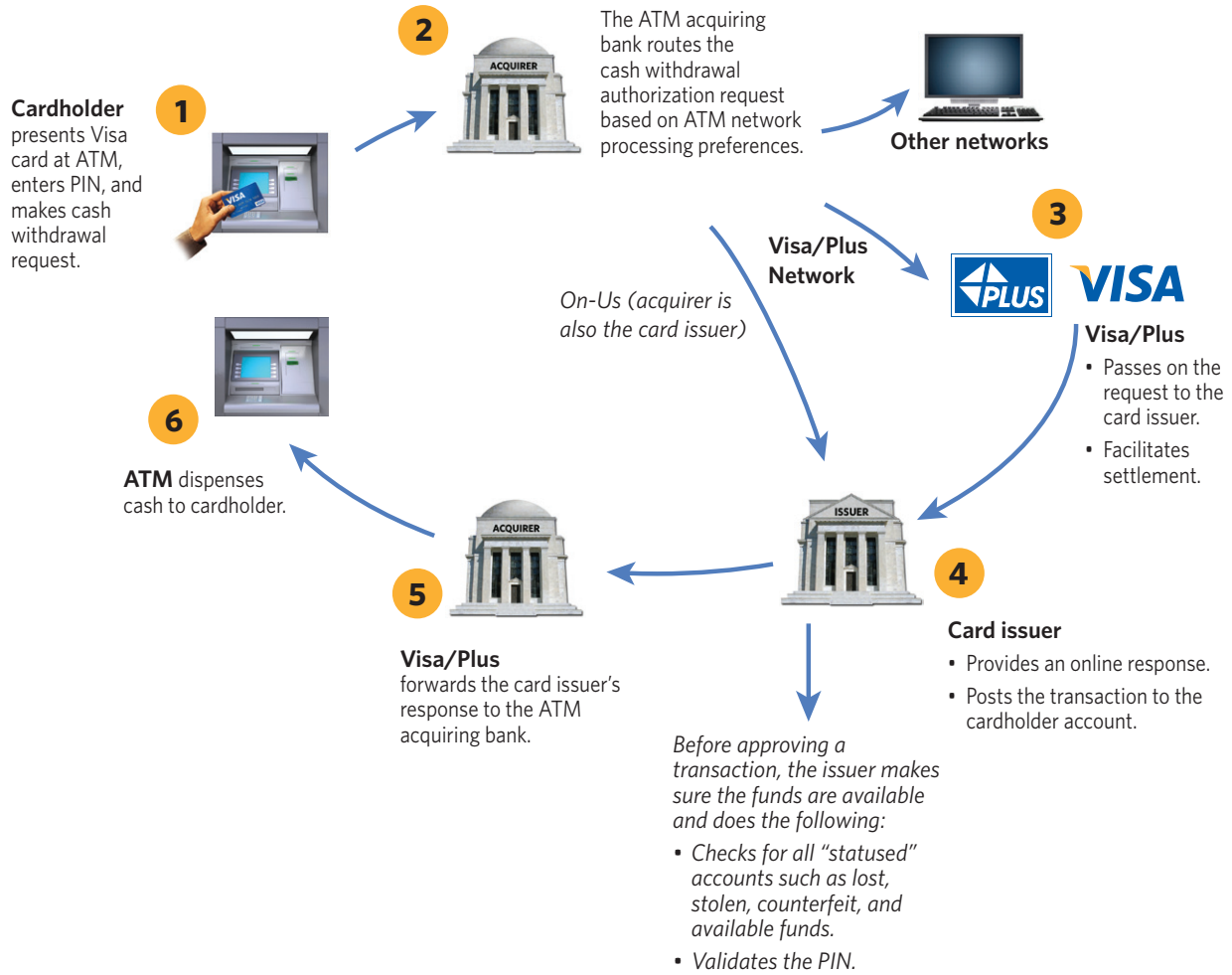
#### Quick Tip



If you believe a chargeback is invalid and choose to resubmit (or represent) the transaction, be sure to provide all of the requested information about the transaction and/or any additional details that might prove helpful.

All chargeback situations are subject to specific time limits for turning around a representation. Always respond to a chargeback as quickly as possible.

## The Chargeback Process



## Chargebacks, Reason Codes, and Recommendations

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Here is a brief review of the chargebacks most commonly found in the car rental industry. Each chargeback reason code includes a brief definition that is intended to help you understand what happened from the cardholder's perspective. Merchant chargeback remedy and prevention recommendations are also provided.

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### REASON CODE

# 30

#### Services Not Provided or Merchandise Not Received

**Reason:** The cardholder claims that you were unable or unwilling to render services.

**Example:**

The cardholder states that, upon arrival at the counter, he was advised that due to a special event, the car he reserved was not available. The cardholder claims that no service was rendered and that the transaction should not have occurred.

**Recommendation:**

- Always get a card imprint or cardholder signature to help prove that the rental car was used by the cardholder.
- Provide the car rental sales agreement and/or any other supporting documentation proving that services were rendered to the cardholder.

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### REASON CODE

# 71

#### Declined Authorization

**Reason:** Transaction was completed after authorization was declined.

**Example:**

The cardholder's estimated rental amount was \$250, which was authorized. However, when the car was returned, the final total was \$450. An attempt to obtain an authorization for the additional \$200 was declined. A transaction for \$450 was processed anyway, even though the request for the additional \$200 was declined. You are responsible for \$162.50 (\$450 minus \$250 + 15%).\*

**Recommendation:**

If authorization approval was obtained, you can resolve this type of dispute by providing the car rental sales agreement, which shows the pickup and return dates. If multiple authorizations were obtained, include the date(s) of all authorizations, dollar amounts, and the authorization codes.

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\* More information is located under "Final Authorization and 15% Rule" on page 6 of this guide.

## REASON CODE

**72****No Authorization**

**Reason:** The transaction amount exceeded your floor limit and was not properly authorized.

**Example:**

The cardholder's estimated rental amount was \$250, which was authorized. However, when the car was returned, the final total was \$450. You did not obtain an authorization for the additional \$200 amount. You are responsible for \$162.50 (\$450 minus \$250 + 15%).\*

**Recommendation:**

- If services were rendered to the cardholder without authorization, you will be responsible only for the amount that exceeded the floor limit; provided the account number was not listed on the exception file.
- If authorization was obtained, you can resolve this type of dispute by providing the car rental sales agreement that shows the pickup and return dates. Also, if any additional authorizations were obtained, you should also include the date(s) of all authorizations, dollar amounts, and the authorization codes.

## REASON CODE

**73****Expired Card**

**Reason:** The card's expiration date was not properly verified when the cardholder rented the car.

**Example:**

If the card presented for the transaction was expired, you will be responsible for the transaction. However, if the card expired during the car rental timeframe for which authorization was obtained, you will not be responsible for the transaction, as in the scenario below.

The cardholder rents the car on May 30. The expiration date on the card is May of the current year. The car is returned and the transaction is completed on June 3. Even though the card had expired by the car rental return date, you are not responsible for the transaction.

**Recommendation:**

If the card did not expire before or during the cardholder's car rental timeframe, simply provide a copy of the car rental sales agreement or sales receipt showing a current date and authorization number, if available.

\* More information is located under "Final Authorization and 15% Rule" on page 6 of this guide.



## REASON CODE

**73****Expired Card**

**Reason:** The card issuer claims the transaction date on the sales transaction receipt was after the “valid thru” date embossed on the card.

**Example:**

The cardholder made a car rental reservation from 30 April until 3 May 2013. At the time of the car rental, the cardholder claimed the rental using a Visa card with a “valid thru” date of April 2013.

**Recommendation:**

Provide the car rental sales agreement showing the card imprint and date on or after the “valid thru” date.

## REASON CODE

**74****Late Presentment**

**Reason:** The transaction was not processed within the required time limits and the account was not in good standing on the processing date, or the transaction was processed more than 180 calendar days from the transaction date.

**Example:**

The date on the car rental sales agreement is January 1. The transaction was processed on July 5. This is a late presentment since it is over 180 days old. But if the car rental sales agreement shows the pick-up date as January 1 and return date as January 10, you would not be responsible, since the return date is within the 180 day time frame.

**Recommendation:**

- If the transaction date on the car rental sales agreement or sales receipt was more than 180 days before the processing date, you will be responsible for this transaction.
- The return date generally should be used as the date of the transaction. For delayed or amended charges, however, the transaction date is the date of the transaction receipt for the charge, not the return date. If both an imprinted date and a handwritten date appear on the sales receipt or car rental sales agreement, the handwritten date is used.

## REASON CODE

**75****Transaction Not Recognized**

**Reason:** The card issuer received a complaint from a cardholder stating that he does not recognize the transaction on his billing statement.

**Example:**

The cardholder questions a transaction on his statement because he does not recognize the merchant name as being the agency he rented the car from.

**Recommendation:**

The merchant name or location is the single most important factor in cardholder recognition of transactions. Therefore, it is critical that the merchant name, while reflecting the merchant's "Doing Business As" (DBA) name, also be clearly recognizable to the cardholder. Work with your acquirer to ensure your merchant name, city, and state are properly identified in the clearing record.

Provide any documentation or information that would assist the cardholder in recognizing the transaction. This can include, but is not limited to the following:

- A sales receipt
- The car rental sales agreement
- A description of the services rendered

## REASON CODE

**76****Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation**

**Reason:** Transaction was processed with an incorrect transaction code, an incorrect currency code, or one of the following:

- Merchant did not deposit a transaction receipt in the country where the transaction occurred
- Cardholder was not advised that Dynamic Currency Conversion (DCC) would occur
- Cardholder was refused the choice of paying in the merchant's local currency
- Merchant processed a credit refund and did not process a reversal or adjustment within 30 calendar days for a transaction receipt processed in error

**Example:**

The cardholder's account was billed twice in error and in order to correct the duplicate billing, a credit (TC06) was issued.

**Recommendation:**

When a processing error is made, a reversal should be issued; not a credit.

## REASON CODE

77

**Non-Matching Account Number**

**Reason:** The card issuer claims that the account number used in this transaction does not match any account number it has on file.

**Example:**

The account number was incorrectly keyed in by the car rental clerk. This incorrect account number did not match the account number that received the original authorization.

**Recommendation:**

To attempt to resolve this type of dispute, provide the car rental sales agreement with the card imprint and the cardholder's signature. This will help your acquirer determine if this was a result of a data entry error or fraud. The incorrectly entered account number should be credited and the transaction should be reprocessed to the correct account number.

## REASON CODE

80

**Incorrect Transaction Amount or Account Number**

**Reason:** The card issuer claims that the amount transmitted for this transaction was incorrect.

**Example:**

The cardholder's total charge was \$400 for a weekly car rental. Three weeks later, a traffic ticket violation is received for \$25. This parking ticket was incurred while the vehicle was in possession of the cardholder. The cardholder is charged \$425 total.

**Recommendation:**

Your acquirer should determine if this was a result of a data entry error. If there is no error and the transaction represents a valid delayed and amended charge, reflecting an additional day of rental, insurance, fuel, etc., the merchant should provide the car rental agreement and other documentation to support the amount billed to the cardholder.

## REASON CODE

81

**Fraudulent Transaction-Card Present Environment**

**Reason:** There is a written complaint from a cardholder claiming that he or she did not authorize or participate in the transaction, **or** a transaction was charged to a fictitious account number for which authorization approval was not obtained.

**Example:**

The cardholder claims that she did not authorize or participate in the car rental transaction appearing on her statement.

**Recommendation:**

To attempt to resolve this type of dispute, provide the car rental sales agreement with the card imprint and cardholder's signature. In the case of a fictitious account number claim, provide evidence that authorization was obtained.

---

REASON CODE

82

**Duplicate Processing**

**Reason:** A single transaction was processed more than once.

**Example:**

The cardholder rented a car and after receiving his statement noticed he had been billed twice.

**Recommendation:**

As appropriate, provide documentation to support that the two transactions are for separate rentals. The documents should clearly indicate that the two transactions are not charges for the same rental.

---

REASON CODE

83

**Fraudulent Transaction–Card-Absent Environment**

**Reason:** There is a written complaint from a cardholder in regard to a card-absent transaction. The cardholder is claiming that he or she did not authorize or participate in the transaction, **or** a card-absent transaction was charged to a fictitious account number for which authorization approval was not obtained.

**Example:**

The cardholder states that she did not make a guaranteed reservation or rent a car from your business.

**Recommendation:**

You may resolve this dispute by providing either the car rental sales agreement with the card imprint and cardholder's signature, or the record of the information obtained when the reservation was made. In the case of a fictitious account number, provide evidence that authorization was obtained.

---

REASON CODE

85

**Credit Not Processed**

**Reason:** The cardholder cancelled and credit was not processed to his/her account.

**Example:**

A cardholder reserves a car and prior to the rental cancels the reservation. The merchant accepts the cancelled reservation, but the credit does not appear on the cardholder's account.

**Recommendation:**

Provide documentation/information that the credit was processed. If it was not processed and credit is due, you must accept the chargeback.

---

REASON CODE

86

**Paid by Other Means**

**Reason:** The cardholder claims that services were paid for using another method of payment.

**Example:**

The cardholder states that a travelers cheque was used at the time of car rental return to pay for the rental.

**Recommendation:**

- If the car rental sales agreement contains any additional charges that the cardholder may have incurred, such as fuel charges, this would help substantiate that additional charges were incurred and not covered by the stated method of payment used for the car rental.
- To attempt to resolve this type of dispute, provide documentation supporting all charges the cardholder did incur during his/her rental, as well as the form of payment used for those services.

## Optional Services (U.S. Only)

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## Visa Reservation Service for Car Rentals (U.S. Only)

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### What It Is

The *Visa Reservation Service for Car Rentals* offers U.S. car rental companies the option to use a designated Visa number to guarantee reservations for peak time and specialized vehicle reservations. This provides certainty to both cardholders and merchants.

If you or your third party booking agent accepts Visa cards to guarantee car rental reservations, you must follow the requirements of the *Visa Reservation Service for Car Rentals* described below.

1. Gather this information from the cardholder:
  - Visa card number
  - Card expiration date
  - Cardholder's name (as it appears on the card)
  - Cardholder's billing address, telephone number, and e-mail address
2. Explain your cancellation and "No Show" policy in writing, including the amount that will be charged in the event of a cancellation or No Show.
 

**Note:** "No Show" pertains only to Visa Peak Time Reservation Service and Visa Guaranteed Reservations for Specialized Vehicles. A general "No Show" for Visa Reservation Service is not allowed.
3. Provide the cardholder with written confirmation of the reservation, including:
  - Reserved car rental rate
  - Currency of the transaction
  - Suppressed Visa card number\*
  - Cardholder's name (as it appears on the card)
  - Confirmation code to be retained by the cardholder for future reference and in case of any queries or disputes
  - Exact name and physical address of the location where the car will be collected
  - Cancellation policy and procedures

### Quick Tip



If the vehicle guaranteed under the Visa car rental reservation is unavailable, Visa rules require that merchants provide the cardholder with an equivalent vehicle or an upgrade to a superior vehicle at no extra charge.

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\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

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## Reservation Cancellations

If a cardholder cancels a car reservation in accordance with your stated policy:

- Give the cardholder a cancellation code to be retained in case of any queries or disputes.
- Provide the cardholder with confirmation of the cancellation in writing within five business days.

If a cardholder makes a reservation through a Third Party Agent, the cardholder may cancel the reservation either directly through you or via a Third Party Agent. It is your responsibility to ensure that all cancellations made through a Third Party Agent are supplied to you.



## Visa Peak Time Reservation Service (U.S. Only)

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### What It Is

*Visa Peak Time Reservation Service* offers a payment guarantee that helps you assure vehicle availability when Visa cardholders reserve a car rental during peak times. The service allows you to charge for “no-shows” or cancellations when specific terms are not met.

Peak times include:

- Legal holidays and holiday weekends, such as Christmas, Thanksgiving, Memorial Day, and Labor Day.
- Resort rentals during seasons of the year best suited for the resort’s activities (e.g., during the winter months in beach or ski areas such as Florida or Colorado).
- Special events that draw attendees from outside the local area, such as the Super Bowl, or Mardi Gras.
- Major national conventions.

### Cancellations and No-Shows



A peak time reservation may be cancelled by the cardholder without penalty anytime up to eight hours before the scheduled rental time. If the car has not been rented by the scheduled pick-up time and the cardholder has not properly cancelled the reservation, he or she can be billed for a no-show transaction equal to one day’s rental, plus applicable tax.

If the cardholder is travelling to a car rental location by air and the flight is cancelled or the airport is closed, the cardholder may cancel the peak time reservation without penalty up to one hour before the scheduled arrival time.

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Service  
How-To's

### Reservations

1. Inform the customer that the reservation is within a peak time.
2. Explain the details of a peak time reservation:
  - What contributes to peak time
  - Cancellation policy/procedures
3. Advise the cardholder of the no-show transaction fee. (Must not exceed one day's rental plus applicable tax).
4. Ask the customer for:
  - Cardholder's account number
  - Expiration date
  - Name as it appears on the card
5. Confirm the reservation by verbally disclosing:
  - Cardholder's account number\*
  - Expiration date\*
  - Cardholder's name
  - Name/address of your rental location
  - Reservation confirmation code
  - Reservation dates/other pertinent details
  - Cancellation policy
  - Rental rate
6. Mail a written confirmation to the cardholder. Include the same information listed in Step 5.

**Caution**



For reservations made less than 72 hours prior to the scheduled rental time, written confirmation is required only upon the cardholder's request.

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\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

### **Cancellations**

1. Accept all cancellation requests from cardholders that are within the specified timeframes for this service.
2. Provide a cancellation code and advise the cardholder to retain it.
3. Send written confirmation of the cancellation including:
  - Cardholder's name
  - Suppressed Visa account number\*
  - Cancellation code
  - Details related to the cancelled reservation

### **No-Show Processing**

1. Hold the guaranteed vehicle available in accordance with the reservation.
2. Deposit a car rental sales agreement for the no-show transaction for up to one day's rental (plus applicable taxes).
3. Indicate on the agreement:
  - The cardholder account number
  - Expiration date
  - Name on the card, and the words NO-SHOW on the cardholder signature line
4. Obtain an authorization approval code for the no-show transaction.

### **Alternate Vehicles if Overbooked**

If the guaranteed vehicle is not available, an alternate vehicle must be provided within one hour of arrival. In this situation, you can either:

- Provide the cardholder with a comparable vehicle from another company and transportation to that location, **or**
- If a comparable vehicle cannot be provided within an hour, offer the cardholder transportation to his or her destination free of charge; deliver a comparable vehicle to that destination within eight hours of the scheduled rental time; and give the cardholder one day's car rental at no charge.

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\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

## T&E Advance Deposit Service (U.S. Only)

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### What It Is

Visa's *T&E Advance Deposit Service* (ADS) allows your car rental company to use a Visa card to obtain a deposit from the customer in advance on the rental of a vehicle. A T&E ADS deposit can only be obtained if the customer agrees to it **and** the car rental company has a valid T&E ADS contract with its acquiring bank, either as part of the merchant agreement or separate contract.

### Service How-To's

#### Reservations

1. Inform the customer that this is a T&E ADS reservation.
2. Ask the customer for:
  - Cardholder's name
  - Cardholder's account number
  - Expiration date
  - Billing address and telephone number
  - Scheduled date of rental
  - Intended rental length
3. Confirm the reservation by verbally disclosing:
  - Cardholder's Visa account number\*
  - Expiration date\*
  - Cardholder's Name
  - Name/address of your rental location
  - Reserved rental rate
  - Total T&E ADS amount to be billed (may not exceed 14 days' rental)
  - Deposit amount will be applied to the total obligation
  - Vehicle will be held for the number of days paid for
  - Cancellation policy (advise cardholder that the entire T&E Advance Deposit/or amount specified in your policy will be retained if the cardholder has not rented the vehicle by the last day of the rental period or cancelled the reservation within the specified time frames)
  - Reservation confirmation code

#### Quick Tip



Advise the cardholder to retain the confirmation code for future reference. If the cardholder requests a reservation change, provide written confirmation of the change.

\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

### T&E ADS Receipt Confirmation

1. A sales transaction receipt must be completed with the following information:
  - Advance deposit amount
  - Cardholder's name
  - Cardholder's suppressed Visa account number\*
  - Billing address and telephone number
  - The words "Advance Deposit" on the sales transaction receipt signature line
  - Confirmation code
  - Scheduled vehicle rental date
  - Date and time that the cancellation privileges (if any) expire without deposit forfeiture
2. The sales transaction receipt copy and cancellation policy must be mailed to the address indicated by the cardholder within 3 business days from the transaction date.

### Cancellations

1. Accept all cardholder cancellations within the time limits specified by your cancellation policy.
2. Provide a cancellation code and advise the cardholder to retain it in case of a dispute.
3. A credit voucher must be completed with the following information:
  - Cardholder's name
  - Cardholder's suppressed Visa account number\*
  - Cardholder's mailing address
  - T&E ADS cancellation code
  - Total amount of credit
  - Include the credit voucher with your daily deposits
4. The credit voucher copy must be mailed to the address indicated by the cardholder within 3 calendar days from the transaction date.

### Alternative Vehicle

1. If the reserved vehicle is unavailable, you must provide the following services to the cardholder without charge:
  - Credit transaction receipt to refund the entire deposit, **and**
  - At least a comparable vehicle for the number of days specified in the reservation or until the reserved vehicle becomes available

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\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

## Visa Guaranteed Reservations for Specialized Vehicles (U.S. Only)

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### What It Is

The *Visa Guaranteed Reservation for Specialized Vehicles* service allows you to submit for payment a “no-show” transaction in cases where the customer fails to pick up a reserved specialized vehicle or does not cancel the reservation within a specified time period.

Specialized vehicles are defined as a unique class of rental vehicles —such as minivans, four-wheel-drive vehicles, selected sports models, or luxury and vintage vehicles—that do not constitute more than five percent of your total U.S.-based rental fleet.

### Caution



A car rental company cannot require more than 72 hours cancellation notification prior to the scheduled rental date. If a reservation is made within 72 hours of the scheduled rental time, a cardholder may cancel a specialized vehicle reservation without penalty anytime up to eight hours before the scheduled rental time.

### Service How To's

#### Reservations

1. Inform the cardholder that, unless the reservation is canceled by the specified cancellation deadline, the vehicle will be held until the scheduled rental time.
2. Advise the cardholder of the no-show transaction fee. (The fee cannot exceed two-days rental).
3. Ask customer for:
  - Cardholder's account number
  - Card expiration date
  - Name as it appears on the card
4. Confirm the reservation by verbally disclosing:
  - Cardholder's account number\*
  - Expiration date\*
  - Cardholder's name
  - Name/address of your car rental location
  - Reservation confirmation code
  - Daily rate and taxes
  - Provisions related to the cardholder's obligations and any other cancellation details related to the reservation
5. Mail a written confirmation to cardholder. Include the same information listed in Step 4.

\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

### **Cancellations**

1. Accept all cancellation requests from cardholders that are within the specified timeframes for this service.
2. Provide a cancellation code and advise the cardholder to retain it.
3. Send written confirmation of the cancellation including:
  - Cardholder's name
  - Cardholder's suppressed Visa account number\*
  - Cancellation code
  - Details related to the cancelled reservation

### **No-Show Processing**

1. Hold the specialized vehicle available in accordance with the reservation.
2. Deposit a car rental sales agreement for the no-show transaction for up to two day's rental (plus applicable taxes).
3. Indicate on the car rental sales agreement:
  - The cardholder account number
  - Expiration date
  - Name on the card, and the words NO-SHOW on the cardholder signature line
4. Obtain an authorization approval code for the no-show transaction.

### **Alternate Specialized Vehicles if Overbooked**

If the specialized vehicle is not available, the following services must be provided at no charge:

- A comparable specialized vehicle from another car rental merchant for the period of time specified in the reservation.
- Transportation for the cardholder to the location of the alternate car rental merchant.

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\*Ensure that the Visa account number and expiration date are suppressed on the documentation provided to the cardholder in accordance with Visa rules and local laws and regulations. Visa recommends that all but the last four digits of the account number be suppressed unless local law or regulations require otherwise.

## Auto Rental Collision Damage Waiver Program (U.S. Only)

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### What It Is

Visa's *Auto Rental Collision Damage Waiver (CDW)* program provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met.

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### Service How To's

In order for cardholders to file a claim, they should provide the following documentation, by mail or fax, to the administrator:

- A copy of the charge receipt
- A copy of the monthly billing statement showing the rental charge
- A copy of your Accident Report Form and claim document indicating the costs for which the cardholder is responsible and any amounts that have been paid toward the claim
- A copy of the initial and final car rental sales agreements
- A copy of the repair estimate or itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable



## Visa Coverage At A Glance

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## Visa Coverage At A Glance

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<b>Program Underwriter</b>	Indemnity Insurance Company of North America
<b>Program Administrator</b>	World Access Service Corp.
<b>Coverage in U.S.</b>	Visa Business, Corporate, and Purchasing cards
<b>Where Coverage Applies</b>	The coverage is available worldwide (with the exception of Republic of Ireland, Northern Ireland, Israel and Jamaica) on a 24-hour basis, unless precluded by law or in violation of the territory terms of the car rental sales agreement, or where prohibited by individual merchants.
<b>Rental Period</b>	<ul style="list-style-type: none"> <li>▪ Visa Platinum, Gold, Classic and Signature cards rental periods that neither exceed nor are intended to exceed 15 consecutive days in the U.S., 31 days outside the U.S.</li> <li>▪ Visa Business, Corporate, Purchasing cards rental periods that neither exceed nor are intended to exceed 31 consecutive days worldwide.</li> </ul>
<b>Claim Notification Period</b>	Immediately, but no more than 20 days from date of loss.
<b>Claim Submission</b>	Within 90 days from date of loss. Complete substantiation of loss to be submitted within 365 days of the date of loss.
<b>Address to File Claim</b>	Visa Enhancement Services P.O. Box 72047 Richmond, VA 23255
<b>Phone Number Cardholder Should Call if Car Is Damaged or Stolen</b>	Cardholder's insurance company and the Visa Assistance Center, 1-(800) VISA-911 (847-2911)
<b>Program Administrator</b>	Toll free: 1- (800) 253-5664 Collect: 1- (804) 673-1164 Fax: 1- (804) 673-1166

# Payment Card Industry Data Security Standard Requirements

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## Payment Card Industry Data Security Standard Requirements

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### What is PCI DSS?

The PCI DSS is a comprehensive set of international security requirements to help protect cardholder data. The PCI DSS was developed by Visa and the founding payment brands of the PCI Security Standards Council to help facilitate the broad adoption of consistent data security measures on a global basis. The PCI DSS consists of twelve basic requirements. These requirements are the foundation of Visa's data security compliance program.

All Visa acquirers and card issuers must comply, and must also ensure the compliance of their merchants and service providers who store, process, or transmit Visa account numbers. This program applies to all payment channels including card-present, mail/telephone order, and e-commerce.

Separate from the mandate to comply with PCI DSS is the validation of compliance. Validation identifies vulnerabilities and helps ensure that appropriate levels of cardholder information security are maintained. Visa has prioritized and defined validation levels based on the volume of transactions and the potential risk and exposure introduced into the Visa system.

### Who Must Comply?

PCI DSS compliance is required of all entities that store, process, or transmit Visa cardholder account and transaction data, although PCI DSS compliance assessment requirements vary depending on the merchant's annual card transaction volume.

### Did You Know



More information about the PCI DSS, including Visa's validation requirements and a suite of security tools and resources to support compliance, are available at [www.visa.com/cisp](http://www.visa.com/cisp) or [visa.com/merchants](http://visa.com/merchants) (U.S. only). All other regions should refer to their regional sites for more information.

## Twelve Basic Requirements

### What Are the Twelve Basic PCI DSS Requirements?

All Visa members, merchants and service providers must adhere to the PCI DSS twelve basic requirements, which are supported by more detailed sub-requirements.

PCI Data Security Standard	
Build and Maintain a Secure Network	<p><b>1</b> Install and maintain a firewall configuration to protect cardholder data</p> <p><b>2</b> Do not use vendor-supplied defaults for system passwords and other security parameters</p>
Protect Cardholder Data	<p><b>3</b> Protect stored cardholder data</p> <p><b>4</b> Encrypt transmission of cardholder data across open, public networks</p>
Maintain a Vulnerability Management Program	<p><b>5</b> Use and regularly update anti-virus software</p> <p><b>6</b> Develop and maintain secure systems and applications</p>
Implement Strong Access Control Measures	<p><b>7</b> Restrict access to cardholder data by business need-to-know</p> <p><b>8</b> Assign a unique ID to each person with computer access</p> <p><b>9</b> Restrict physical access to cardholder data</p>
Regularly Monitor and Test Networks	<p><b>10</b> Track and monitor all access to network resources and cardholder data</p> <p><b>11</b> Regularly test security systems and processes</p>
Maintain an Information Security Policy	<p><b>12</b> Maintain a policy that addresses information security</p>

### Where Can I Find Out More About PCI DSS?

Further details about PCI DSS requirements and compliance can be found at [www.pcissc.org](http://www.pcissc.org).

## Other Merchant Data Security Requirements

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### What Else Should I Be Doing to Safeguard Cardholder Data?

All stored, processed or transmitted cardholder account or transaction information must comply with the PCI DSS and the *Visa International Operating Regulations*. To protect cardholder account and transaction information from compromise, merchants that store, process, or transmit cardholder account or transaction data must:

- Keep all material containing account numbers—whether on paper or electronically—in a secure area accessible to only selected personnel. Merchants with paper receipts should be extremely careful during the storage or transfer of this sensitive information. Merchants should at all times:
  - Promptly provide the drafts to their acquirer.
  - Destroy all copies of the drafts that are not delivered to the acquirer.
- Render cardholder data unreadable, both in storage and prior to discarding.
- Never retain full-track, magnetic-stripe, CVV2\*, and chip data subsequent to transaction authorization. Storage of track data elements in excess of name, personal account number (PAN), and expiration date after transaction authorization is strictly prohibited.
- Use payment applications that comply with the PCI Payment Application Data Security Standard (PA-DSS). A list of validated payment applications is available at [www.pcissc.org](http://www.pcissc.org).

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\*In certain markets, CVV2 is required to be present for all card-absent transactions.

## Appendix 1: Glossary

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Account Number	An issuer-assigned number that identifies an account in order to post a transaction.
Account Number Verification	A process by which a car rental company determines if there is negative information on a cardholder account number for transactions that are below the floor limit and do not require authorization.
Acquirer	A client that signs a merchant or disburses currency to a cardholder in a cash disbursement, and directly or indirectly enters the resulting transaction receipt into interchange.
Authorization	A process where an issuer, a VisaNet processor, or Visa Stand-In Processing (STIP) approves a transaction. This includes offline authorization.
Bank Identification Number	The first six digits in the cardholder account number which identify the issuer of the card.
Cancellation	Notification by a cardholder that a reservation will not be used.
Cardholder	An individual who is issued and authorized to use a card or virtual account.
Car Rental Sales Agreement	<p>A contract between the car rental company and the renter that spells out the terms of the rental including:</p> <ul style="list-style-type: none"> <li>▪ Cardholder's transaction information</li> <li>▪ Intended car rental period</li> <li>▪ Rental rate</li> <li>▪ Applicable tax</li> <li>▪ Mileage rates</li> <li>▪ Authorization amounts</li> </ul> <p>It may also contain procedures for estimating ancillary charges.</p>
Card Verification Value 2 (CVV2)*	A unique check value printed on the back of a card, which is generated using a secure cryptographic process, as specified in the <i>Payment Technology Standards Manual</i> .
Chargeback	A transaction that an issuer returns to an acquirer.
Chip	An electronic component designed to perform processing or memory functions.

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\* In certain markets, CVV2 is required for card-absent transactions.

Chip card	A card embedded with a chip that communicates information to a point-of-transaction terminal.
Chip-reading device	A point-of-transaction terminal capable of reading, communicating, and processing transaction data from a chip card.
Copy Request	A retrieval request that is processed through an electronic documentation transfer method.
Exception File	A VisaNet file of account numbers that a client accesses online, for which the issuer has predetermined an authorization response. The Exception File supports: <ul style="list-style-type: none"> <li>▪ Stand-In Processing (STIP)</li> <li>▪ Positive Cardholder Authorization Service (PCAS)</li> <li>▪ Production of the Card Recovery Bulletin (CRB)</li> </ul>
Expired Card	A card on which the embossed, encoded, or printed expiration date has passed.
Floor Limit	A currency amount that Visa has established for single transactions at specific types of merchant outlets and branches, above which authorization is required.
Issuer	A client that enters into a contractual relationship with a cardholder for the issuance of one or more card products.
Merchant	Any person, firm, or corporation which has contracted with an acquirer to accept Visa payment for the sale of goods or services.
Merchant Agreement	A contract between a merchant and an acquirer containing their respective rights, duties, and obligations for participation in the acquirer's Visa or Visa Electron Program.
No-Show	Cardholder failure to timely cancel or show up to claim a specialized vehicle or peak time reservation.
No-Show Transaction	A transaction completed by a specialized vehicle or peak-time U.S. reservation resulting from the cardholder's failure to timely cancel or use the rental reservation.
Paper	May be either of the following: <ul style="list-style-type: none"> <li>▪ Original Paper is either a car rental sales agreement, transaction record, order form, credit voucher, cash disbursement draft, call detail report, electronic record, or other obligation arising from the use of the card and bearing either the imprint or other reproduction of embossed or encoded information contained on the card.</li> <li>▪ Electronic Data is data describing original paper transmitted through VisaNet.</li> </ul>



Payment Card Industry Data Security Standard (PCI DSS)	A set of comprehensive requirements that define the standard of due care for protecting sensitive cardholder information.
Peak Time	<p>The period of time, designated by a car rental company, during which a cardholder may use his/her card to reserve a car that will be guaranteed under the Peak Time Visa Reservation Service–U.S. only. The Peak Time may include any of the following:</p> <ul style="list-style-type: none"> <li>▪ Legal holidays, including 3-day weekends</li> <li>▪ Resort rentals during seasons best suited for the resort’s activities</li> <li>▪ Special events that draw attendees from outside the local area, such as the Super Bowl or Mardi Gras</li> <li>▪ Major national conventions</li> </ul>
Point-of-Sale Terminal (POS Terminal)	The electronic device used for authorizing and processing Visa card transactions at the point of sale.
Processor	A client, or Visa-approved non-member acting as the Agent of a member, that provides authorization, clearing, and/or settlement services for merchants and/or members. The <i>Visa International Operating Regulations</i> refers to three types of processors: authorizing processors, clearing processors, and V.I.P. system users. See also, <i>VisaNet processor</i> .
Reason Code	A unique number assigned to each chargeback used to provide additional information on the chargeback type.
Specialized Vehicle	A unique class of rental vehicle not in a car rental company’s main rental fleet (e.g., mini-vans, four-wheel drive vehicles, selected sports models, or luxury and vintage vehicles) that does not constitute more than 5 percent of the merchant’s total U.S.-based rental fleet.
Third Party Agents	<p>An entity, not defined as a VisaNet processor, that provides payment-related services, directly or indirectly, to a member and/or stores, transmits, or processes cardholder data.</p> <p>No financial institution eligible to become a principal member of Visa may serve as a Third Party Agent.</p> <p>A Third Party Agent does not include:</p> <ul style="list-style-type: none"> <li>▪ Financial institutions that perform agent activities</li> <li>▪ Affinity Co-Brand Partners or Global Co-Branding Partners</li> <li>▪ Card manufacturers</li> <li>▪ Card personalizers</li> </ul>

Transaction	The act between a cardholder and a merchant or an acquirer that results in a transaction receipt, if applicable.
Transaction Date	For a transaction originating at a car rental merchant, the transaction date is the date the transaction was concluded (i.e., car rental return date).
Transaction Receipt	A paper or electronic record of a Visa card transaction that a merchant submits to an acquirer for processing and payment. In most cases, paper drafts are now generated by a merchant's POS terminal. When a merchant fills out a draft manually, it must include an imprint of the front of the card.
Visa Easy Payment Service (VEPS)	Visa point-of-transaction service that permits qualified Visa Easy Payment Service merchants to process small value transactions, as specified in the <i>"Country Level Visa Easy Payment Service Transaction Limits"</i> without requiring a cardholder verification method or the issuance of a transaction receipt unless requested by the cardholder in accordance with the procedures specified in the <i>Visa International Operating Regulations</i> .
Visa payWave	A payment method that sends card data wirelessly to a terminal reader when the cardholder holds his or her card in front of the reader.
VisaNet®	The data processing system, networks, and operations that are used to support and deliver authorization, clearing and settlement services, exception file services, and payment services for Visa members and merchants.

## Appendix 2: Visa Europe Territory

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The following is a list of European economic area's where participation in the Visa payment system is governed by the *Visa Europe Operating Regulations*, as of the date of this publication.

Andorra	Latvia
Austria	Liechtenstein
Belgium	Lithuania
Bulgaria	Luxembourg
Croatia	Malta
Cyprus	Monaco
Czech Republic	Netherlands
Denmark	Norway
Estonia	Poland
Faeroe Islands	Portugal
Finland	Romania
France	San Marino
France, Metropolitan	Slovakia
Germany	Slovenia
Gibraltar	Spain
Greece	Svalbard & Jan Mayen Is.
Greenland	Sweden
Hungary	Switzerland
Iceland	Turkey
Ireland	United Kingdom
Israel	Vatican City State
Italy	

