

**Date:** October 14, 2019  
**To:** All Clients  
**Subject:** Visa Updated Transaction Receipt Requirements  
**Product:** VISA  
**Action:** Informational  
**Related PMB:** PMB 1009 Visa Updates Rules for Transaction Receipts

### Visa Updated Transaction Receipt Requirements

Effective **October 19, 2019**, Visa is updating the rules for transaction receipts as follows:

#### *Unattended Cardholder Activated Terminals (UCATs) (excluding AFDs)*

- Terminals must be capable of providing a receipt for transactions over \$25
- Receipts are not required for transactions up to \$25

#### *Contactless-Only Terminals*

- Non-UCAT merchants using contactless-only terminals may provide electronic receipts if one is requested by the cardholder

#### *AFDs and Quick Chip*

- Receipt requirements for transactions at AFDs and terminals using quick-chip technology have been revised to only require receipts upon cardholder request

Please contact Heartland with any questions.