

Date: February 12, 2020
To: All Clients
Subject: Visa to Sunset Contactless MSD
Product: Visa
Action: Informational

Visa to Sunset Contactless MSD Transactions

Visa has verbally communicated to Heartland that **effective January 2021** they will begin declining contactless magstripe (MSD) transactions during authorization. Visa stated that the older format of contactless is prone to interoperability issues and is less secure as reasons for the move.

Visa encourages merchants that support contactless MSD only to upgrade to contactless EMV technology prior to the sunset date in order to ensure acceptance of contactless Visa transactions. Merchants that support contactless EMV today and integrate to the Heartland EMV PDL system are not required to make changes. Settings received from a previous EMV PDL update have already deactivated Visa contactless MSD capability.

Please contact Heartland with any questions.