

Date: October 30, 2020
To: All Clients
Subject: Visa Receipt Rules Change
Product: VISA
Action: Informational

Visa Receipt Rules Change

Effective **October 15, 2022** Visa will no longer permit the Merchant Number (MID), Terminal Number (TID), or Card Acceptor Identification (CAID) to be printed on receipts. This action is part of ongoing efforts to secure the payments system and help mitigate merchant cloning by fraudsters. Listed below are a few exceptions to this rule:

- POS acceptance devices and payment gateways connected to a processor host using point-to-point encryption (P2PE) or cryptographic keys
 - The appropriate protection against merchant cloning is already offered in this scenario
 - Refrain from printing live MIDs, TIDs, and CAIDs as a best practice
- Merchant jurisdiction requires by law the printing of MIDs, TIDs, and CAIDs on the receipt

All other receipt requirements remain unchanged. As a reminder, printing a physical receipt is optional for face-to-face transactions unless:

- Cardholder requests a paper receipt
- Merchant has restrictions on the sale

Please contact Heartland with any questions.