

No Signature Rule Changes Announced by All Brands

Mastercard, Discover, American Express, and Visa announced that their rules would be updated to allow merchants the option to choose whether to collect a cardholder’s signature for all card-present point of sale transactions.

Effective with this change, merchants will not be liable for applicable chargebacks as a result of not capturing a signature for card-present transactions. **Eliminating the requirement for signature collection provides merchants the option to discontinue collecting signatures** for applicable transactions or to set thresholds for signature collection at their discretion.

No Signature Criteria by Brand
<p>Visa: Globally for all devices</p> <p>Mastercard: United States, United States Territories, Canada, AP, and LAC</p> <p>Discover: United States, Canada, Mexico, United States Territories, and the Caribbean</p> <p>Amex Opt Blue: Global</p>
<p>Transaction Amount: All</p>
<p style="color: #008000;">Card Present POS Entry</p> <p>Mastercard: Swiped, Contact Chip, Contactless</p> <p>Visa/Discover/Amex Opt Blue: Swiped, Contact Chip, Contactless, Card present key-entered</p>
<p style="color: #008000;">Transaction Types</p> <p>Visa: All</p> <p>Mastercard: All, excluding cash advance</p> <p>Discover: All</p> <p>Amex Opt Blue: All</p> <p>Note: Unless otherwise noted, “All” includes transaction types such as Fallback, Manual Cash Disbursement, Dynamic Currency Conversion, Quasi Cash, credit/refund (please see section “When signature should be collected” for additional details), PIN Bypass</p>
<p style="color: #008000;">Chargeback Protection for No Signature</p> <p>Visa: Fraud card-present</p> <p>Mastercard: Fraud card-present</p> <p>Discover: Merchants will never lose a dispute solely based on not obtaining a signature</p> <p>Amex Opt Blue: Merchants will never lose a dispute solely based on not obtaining a signature</p>
<p style="color: #008000;">Retrieval Request Fulfillment</p> <p>Visa: Merchants are not required to fulfill retrieval requests for copy of the receipt for eligible transactions.</p> <p>Mastercard/Discover/Amex Opt Blue: Merchants will still need to produce a receipt for retrieval requests</p>

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No Signature Criteria by Brand

Providing a receipt to the Cardholder

Merchants are required to provide a customer a copy of the receipt when requested

When signature should be collected:

- Merchants operating in environments that use a cardholder's signature for verification of additional terms and conditions of a sale/credit refund may want to continue to obtain the cardholder's signature (e.g., limited refund policies, travel industry, cancellation policy, accept tips)
- For compelling evidence

Note: Merchants are still required to certify terminals for signature if the device supports signature as a CVM. Once certified, signature support may be suppressed in production without any additional certification requirement

Effective Dates

Visa:	Effective May 14, 2020 Visa's no signature rule applies to all devices globally. Effective October 2018 Visa's no signature rule applies to EMV-enabled devices globally.
Mastercard:	Effective October 2018 for U.S., Canada, LAC and AP regions (including U.S. Territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, U.S. Virgin Islands)
Discover:	Effective April 2018 for all regions.
American Express:	Effective April 2018 for all regions.