

Expired Card Handling Guidance and Reminders

Visa

Visa acknowledges that during this period, clients may have challenges reissuing cards in a timely manner. In the event of delayed delivery of a replacement card to a cardholder, Visa is providing reminders of the authorization requirements should a cardholder present an expired card.

- During this period, Visa encourages issuers to confirm their host is configured to accept transactions from expired cards. If the issuer host is available, issuers should make decisions on the transaction depending on host setup, available funds and account standing.
- If the issuer host is unavailable, Visa may decline based on STIP settings. On an issuer's approved instructions, Visa may make changes to STIP settings to disable validation of the card expiration date. Please note that in these cases, contactless transit transactions may automatically be declined.

Regardless of the floor limit, a merchant must request online authorization if a cardholder presents an expired card.

Mastercard

Mastercard realizes that COVID-19 related events may create obstacles to the routine replacement of cards approaching their expiration date. Therefore, Mastercard has provided guidance to Issuers to allow the processing of expired card transaction and educating cardholders of expired card extensions.

Mastercard is also reminding merchants and acquirers that per the Mastercard Standards, merchants must accept an expired card, and acquirers must forward transactions with an expired card online for authorization by the issuer. This applies to cards presented by a cardholder at a POS, stored on-file with a merchant, and accepted through e-commerce and in-app guest checkout.