# Visa Easy Payment Service

VEPS eliminates the need for a signature or PIN on
nearly all electronically-read card-present transactions

**VISA**



By reducing friction at the point-of-sale, the Visa Easy Payment Service (VEPS) helps keep your business moving seamlessly. With VEPS, businesses in more than 99% of Merchant Category Codes (MCCs) can accept Visa without customers pausing to sign or enter a PIN. And a receipt is required only when requested by the customer.

VEPS can increase speed at the point of sale, boosting efficiency and customer satisfaction. It can increase customer throughput and build loyalty by helping customers use their Visa card safely, quickly and easily.

## No registration required

If your business is eligible, and the transaction qualifies, simply run the transaction as usual, skip the signature or PIN step, and ask if your customer would like a receipt.

## For more information

For more information and specific country limits contact your acquiring bank, processor, or Visa representative today.

### VEPS program benefits

- Eliminates the need for merchants to ask for customer signatures or PIN
- Eliminates the receipt requirement, unless requested by the cardholder
- Eliminates the need to retain transaction receipts
- Provides protection from fraud disputes

### Qualified transactions are:

- Card present purchases of goods or services
- On Visa cards (credit, debit or prepaid) that are electronically read via magnetic stripe, EMV chip or contactless
- Authorized online
- Transactions with terminals that read and transmit unaltered payment data
- Most MCCs up to the country-specific VEPS limits based on terminal types

### Globally (except for Europe[1])

All MCCs are eligible for VEPS. VEPS limits are generally set at the country level.

### In Europe

VEPS is available for all contactless transactions. VEPS is available for transit and parking contact transactions in an unattended environment.

### Non-qualified transactions are:

Fall-back, account funding, ATM cash disbursement, cash-back, manual cash, quasi cash, prepaid load and Dynamic Currency Conversion (DCC) transactions.

[1] Includes Israel.