Visa Business News

Visa Rules 28 April 2020

Changes to Visa Easy Payment Service in France and Monaco

Global | *Acquirers, Issuers, Processors*
Visa Network; V PAY; Europe Processing

Overview: Visa Easy Payment Service limits will be increased in France and Monaco.

Visa Easy Payment Service (VEPS) allows transactions up to specific amounts to be processed without a cardholder verification method (e.g., signature, PIN or consumer device cardholder verification method) and makes receipt retention optional. VEPS helps create a more seamless checkout experience for cardholders, which can build customer loyalty and increase satisfaction.

Due to the COVID-19 pandemic, Visa is increasing the domestic and international VEPS limits in France and Monaco, in two phases:

- The contactless limit will be increased to the limit in the table below **effective 11 May 2020**.
- The contact chip and magnetic stripe limit will be increased to the limit in the table below **effective 16 October 2020**.

Country	Previous VEPS Limit	New VEPS Limit
France	EUR 30	EUR 50
Monaco	EUR 20	EUR 50

Note: In Europe, VEPS limits for magnetic stripe and contact chip only apply to unattended transactions for the following merchant category codes (MCCs): MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries; MCC 4112—Passenger Railways; MCC 4131—Bus Lines; MCC 4784—Tolls and Bridge Fees; and MCC 7523—Parking Lots, Parking Meters and Garages.

The Visa Rules have been updated to reflect these changes. Issuers are asked to act in good faith during this period of extraordinary circumstances, while systems are updated.

Client Impact

Issuers must review the VEPS limit changes and update their host systems and dispute resolution processes accordingly.

Acquirers and merchants should modify their POS terminals' infrastructure to account for any necessary changes.

For More Information

Merchants and third party agents should contact their acquirer.