

Visa Easy Payment Service

Faster transactions. Lower cost.



No registration required.

\$25 OR LESS

VEPS eliminates the need for a signature on nearly all electronically-read card-present Visa transactions of \$25* or less.

\$50 OR LESS

Signatures are not required on electronically read card present transactions of \$50 or less at Supermarkets and Discount Stores.

For More Information

Contact your acquiring bank, processor, or Visa representative today.

By eliminating signatures for low value transactions, the Visa Easy Payment Service (VEPS) keeps your business moving.

With VEPS, businesses in more than 99% of Merchant Category Codes (MCCs) can accept Visa without customers pausing to sign their name. And a receipt is required only when requested by the customer.

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

For Qualifying Transactions, the VEPS Program:

- Eliminates the need for merchants to ask for customer signatures
- Eliminates the receipt requirement, unless requested by the cardholder
- Eliminates the need to retain transaction receipts
- Provides protection from chargebacks (for Reason Code 75 – Transaction Not Recognized and Reason Code 81 – Fraud – Card-Present Environment)

Qualified Transactions:

- Involve a Visa card (Credit, Debit, or Prepaid)
- Must be authorized
- Include most MCCs up to \$25* and Supermarkets (5411) and Discount Stores (5310) MCCs up to \$50
- Include unattended environments*
- Include all card types – magnetic-stripe, EMV chip and proximity payments
- Require terminals to read and transmit unaltered magnetic-stripe, chip, or contactless payment data

There is no registration requirement. If your business is eligible, simply run the transaction as usual, skip the signature step, and ask if your customer would like a receipt.

* Excluded transactions: Major MCCs excluded from the VEPS program include Automated Fuel Dispensers (5542), Direct Marketing (5965 and 5969), Financial Institutions (6010, 6011, 6012), Betting (7995), and Intra-Government Purchases (9405). In addition, fallback, account funding, ATM cash disbursement, cash-back, manual cash, quasi cash, prepaid load and Dynamic Currency Conversion (DCC) transactions are excluded from the VEPS program.