

## **Acceptance Issues Overseas**

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Visa International is aware that some merchants overseas have mistakenly refused to accept Visa cards issued by foreign banks because the cards do not carry a microchip, or require a signature instead of a PIN for the chip transaction. Visa cardholders can continue to use their chip or magnetic stripe cards while travelling, as cardholders should still be able to sign a transaction receipt.

Most merchants, restaurants, hotels etc, are experienced in accepting both magnetic stripe-only and chip and PIN cards and so cardholders should experience no issues in making payments at such merchant locations.

However, when travelling overseas, cardholders should be aware that chip and PIN security measures for payment cards have been adopted in some countries. If cardholders do not have a chip and PIN card, it would be advisable for them to withdraw some cash from an ATM as they may find that they have to use a chip card with a PIN at certain locations, mainly those without attendants.

For example, cardholders may need to use cash to pay for items such as tickets for the metro or train at unattended kiosks. For automated petrol stations that are chip and PIN enabled, non-chip and PIN Visa cardholders will need to pay the attendants at the kiosks.

Visa International is working with its members and merchants overseas to ensure that they understand correct card acceptance procedures. If you encounter difficulties, you should insist that the merchant swipe your card or ask the merchant to contact his/her bank for instructions.