Frequently Asked Questions

Q: Where can unembossed Visa cards be used?

A: Unembossed Visa cards may be used at any Visa merchant location that has an electronic terminal. Merchants who do not have an electronic terminal or cannot process an online authorization at the time of the transaction, should ask the cardholder for another form of Visa payment.

An unembossed card can also be used for mail, telephone, and Internet orders.

Q: If the magnetic-stripe read fails what can the merchant do?

A: If the magnetic stripe cannot be read by the terminal, the merchant should ask for another form of Visa payment.

Q: What happens if an unembossed Visa card transaction is processed using manual or handwritten paper drafts?

A: Merchants who use manual paper drafts for unembossed Visa cards do so at their own risk. Should the transaction be disputed by the issuer, the merchant risks receiving a "Missing Imprint" chargeback.

Q: Who can my customers call with questions about their unembossed Visa card?

A: Customers must call the financial institution that issued the unembossed Visa card. The issuer's telephone number is listed on the back of the card.

Q: Why are we seeing unembossed Visa cards now?

A: Up until recently, the only unembossed Visa cards handled by US merchants were those issued in other countries. Over time, however, merchants are going to start seeing more and more unembossed Visa cards since they are now being issued in the US to accommodate the changing payment environment.

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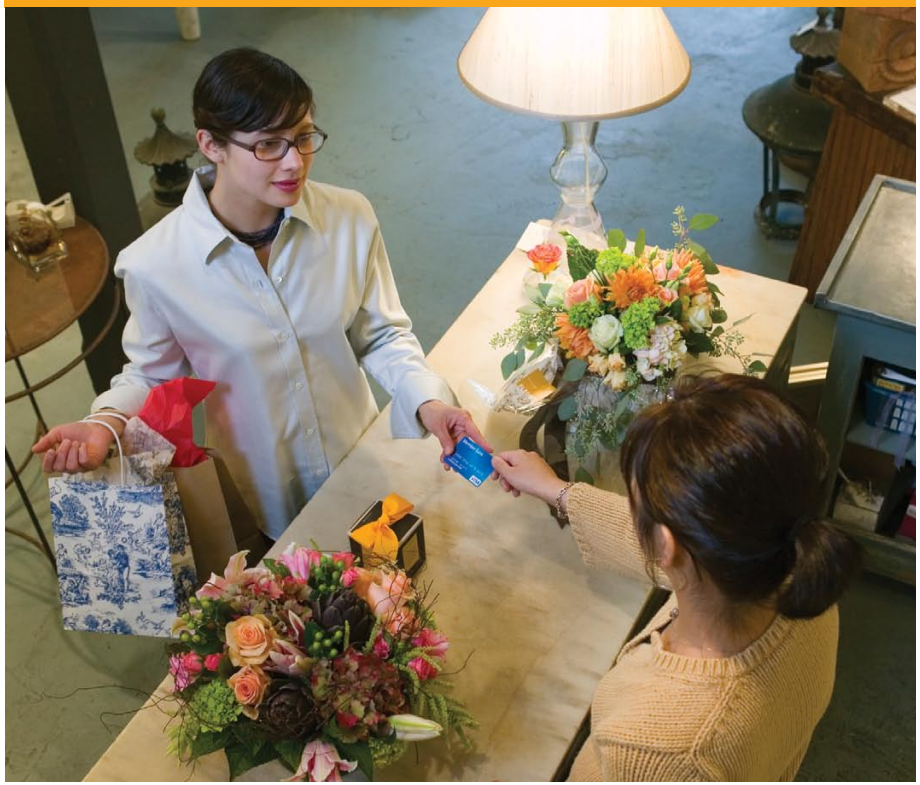
What Every Merchant Should Know About the Unembossed Visa Card

Don't Be Surprised When You See It!

The new unembossed Visa® card may look and feel different, but it is a valid card that can be accepted at any Visa merchant location which has an electronic terminal.

Unlike an embossed Visa card with raised numbers, letters, and symbols, the unembossed card has a smooth, flat surface.

From a merchant perspective, the processing of an unembossed card at the point-of-sale should be seamless. There's no need for new software, special hardware, or modified terminal procedures. You simply swipe the unembossed card just as you would an embossed card, then wait for an authorization and obtain the cardholder's signature. Because of the unembossed card's flat surface, it cannot be used for transactions that require a card imprint.



Unembossed Visa Card Acceptance

Full Magnetic-Stripe Data must be transmitted as part of the unembossed Visa card transaction authorization. Merchants are required to swipe an unembossed card through the terminal to prove that the card was present at the time of the transaction.

Unembossed 16-digit Account Number, Cardholder Name, and Expiration Date are laser-engraved, thermal or indent-printed securely on the front of the card. The card's flat, smooth surface makes it impossible to take a manual imprint.

Cardholder Name or a Generic Title may appear on an unembossed card.

ELECTRONIC USE ONLY communicates to cardholders and merchants that this card is a limited acceptance product and it can only be used at electronic point-of-sale terminals. Merchants without an electronic terminal should ask for another form of Visa payment.