



Visa Core Rules and Visa Product and Service Rules



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Summary of Changes
Visa Core Rules and Visa Product and Service Rules

Summary of Changes

Summary of Changes since the 13 April 2024 Visa Core Rules and Visa Product and Service Rules

This section provides an overview of all the changes that have been made to the *Visa Core Rules and Visa Product and Service Rules* since its last publication. Changes are listed by region and then alphabetically.

In addition to the changes detailed in the table below, editorial revisions have been made to ensure consistency and clarity and to delete obsolete or redundant language, and most effective dates older than 6 months have been deleted.

[Global or Multi-Regional](#) | [AP](#) | [Canada](#) | [CEMEA](#) | [Europe](#) | [LAC](#) | [US](#)

Region(s)	Change Overview	Visa Business News (if applicable)
Global or Multi-Regional Changes		
Global	Account Information Security (AIS) Program Enhancements Effective 25 April 2024 and 20 July 2024 Rules impacted: <i>Section 10.3.1.3, Account Information Security Program Assessment – Europe Region, ID# 0029659</i> <i>Section 12.6.1.1, Account Information Security Program Non-Compliance Assessments, ID# 0008193</i> <i>Section 12.6.1.2, Account and Transaction Information Security Requirements, ID# 0001753</i>	<i>Streamlined Merchant PCI DSS Compliance Reporting</i> (Article ID: AI13984) Date: 25 April 2024
Global	Compliance and Risk Programs Rules Optimized Effective 20 July 2024 Rules impacted: <i>Section 1.11.2.1, Visa Right to Impose Non-Compliance Assessments, ID# 0007280</i> <i>Section 5.2.1.12, Acquirer Processing of Visa Debit Category Transactions – Canada Region, ID# 0008078</i>	<i>Clarification of Compliance and Risk Programs in the Visa Rules</i> (Article ID: AI14221) Date: 18 July 2024

Summary of Changes
Visa Core Rules and Visa Product and Service Rules

Region(s)	Change Overview	Visa Business News (if applicable)
	<p><i>Section 6.2.6.7, ATM Transaction Processing, ID# 0004792</i></p> <p><i>Section 10.5.1.1, Visa Integrity Risk Program Data Quality, ID# 0026335</i></p> <p><i>Section 12.3.3.1, Mobility and Transport Transaction Processing Non-Compliance Assessments – Europe Region, ID# 0030055</i></p> <p><i>Section 12.4.1.1, Procedures and Fees for Non-Compliant ATM Transactions, ID# 0008916</i></p> <p><i>Section 12.6.2.1, Failure to Return an Anti-Money Laundering/Anti-Terrorist Financing Questionnaire Non-Compliance Assessments, ID# 0026362</i></p> <p><i>Section 12.6.10.1, VisaNet Processor Non-Compliance Assessments, ID# 0025886</i></p> <p><i>Section 12.6.10.2, Third Party Agent Non-Compliance Assessments, ID# 0025901</i></p> <p><i>Section 12.6.11.1, Visa Merchant Screening Service Non-Compliance Assessments – Europe Region, ID# 0030574</i></p> <p><i>Section 12.7.1.1, Global Compromised Account Recovery (GCAR) Fees, ID# 0026568</i></p>	
Global	<p>Consumer Premium Product Updates</p> <p>Effective 19 October 2024 and 12 April 2025</p> <p>Rules impacted:</p> <p><i>Section 4.1.1.2, Delivery of Visa Premium Product Value to Cardholders – AP, Canada, CEMEA, Europe, and LAC Regions, ID# 0008225</i></p> <p><i>Section 4.1.1.5, Issuance of Domestic Use-Only Cards, ID# 0029327</i></p> <p><i>Section 4.1.1.8, Minimum Spending Limits for a Visa Rewards Card, Visa Gold Card, Visa Platinum Card, Visa Signature Card, Visa Infinite Card, and Visa Ultra High Net Worth Card – AP Region, ID# 0031113</i></p>	<p><i>Updates to the Visa Core Rules and Visa Product and Service Rules (Article ID: A114505)</i></p> <p>Date: 17 October 2024</p>