






## VISA PURCHASE RETURN MERCHANT ACTIONS

PROCESSING SCENARIO	SUGGESTED MERCHANT ACTION	MERCHANT RISK
<b>Receipt and Original Account</b> Cardholder presents both a receipt indicating a Visa card was used for the original purchase and the original Visa card for authorization.	Merchant issues credit on original Visa card when receiving an approved purchase return authorization response from the card issuer.*	
<b>Receipt and Original Account is Not Available</b> Cardholder presents receipt indicating a Visa card was used for the original purchase but cannot produce the original Visa card or account is no longer valid.	Merchant issues credit on alternative Visa card when receiving an approved purchase return authorization response from the card issuer.*	
<b>Declined Authorization, Alternate Form of Credit</b> Cardholder presents receipt indicating a Visa card was used for the original purchase but either the original or alternate Visa card is declined.	If the purchase return authorization request on the original or alternate Visa card is declined, the merchant should issue an alternate form of credit (based on the merchant's return policy).*	
<b>No Receipt</b> Cardholder requests a refund but cannot provide a receipt indicating a Visa card was used for the original purchase.	Merchant issues an alternate form of credit (based on the merchant's return policy).	
<b>Declined/No Authorization, Force-Post Credit</b> Original or alternate Visa card was declined or a purchase return authorization was not attempted.	Merchant can force-post the credit to the cardholder. <b><i>The merchant is liable for the purchase return if a chargeback should occur.</i></b>	

\*If the purchase return authorization is declined, the cardholder can contact their card issuer for support. Merchants should **not** process a purchase return on the Visa card without receiving an approved purchase return authorization response from the card issuer. **The merchant holds liability for an unauthorized Visa purchase return submitted for settlement.**