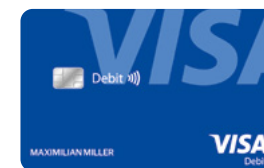


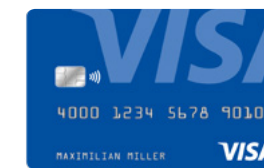
# Managing misconceptions: Visa Europe merchant guide for car rental companies

Latest updates for car rental companies accepting Visa Debit and Visa Credit.

Debit vs. Credit – there's no difference for you



Visa Debit



Visa Credit

## Reservation of rental funds

(deposit for damages / estimated rental amount)



## Billing for additional charges

(e.g. delayed charges or parking charges)



## Advance payments



**For you as a merchant, Visa Debit works the same way as Visa Credit.**

The only distinction lies in payment settlement, but as a merchant, you won't notice.

Both instances involve a finite pool of funds available (current account balance or credit line).

**There's no additional risk in accepting payments with Visa Debit compared to credit cards: once the bank confirms the pre-authorisation, you, as a merchant, can rest assured about your customers' payments.**



# Accepting Visa as car rental company

If you accept Visa, you can effortlessly accept **all types** of Visa cards, including Visa Debit, without requiring any updates or modifications to your existing merchant service agreement or payment terminal. According to the Visa Rules, all Visa cards have to be treated on equal terms, including Visa Debit. Please ensure that your Terms & Conditions reflect this policy.

## Minimise potential issues with Visa Credit and Visa Debit card payments

Visa Debit and Visa Credit cards work similarly. Visa Debit also supports pre-authorisations for both rental services and potential damages. All you need to do is:

- Inform the cardholder about potential additional transactions and obtain their consent before pre-authorisation, mirroring the process used with a Visa Credit card.
- Clarify to the cardholder that the pre-authorisation will temporarily restrict the account balance of Visa Debit card or the credit line of Visa Credit card. Ensure that there are sufficient funds available in their account – otherwise the pre-authorisation will not be successful.

By following these guidelines, you can minimise potential issues and provide a seamless payment experience for your customers.

## Find out more about Visa and our products

If you have any questions, please contact us via email to [CustomerSupport@visa.com](mailto:CustomerSupport@visa.com), via chat on the Visa Online homepage, or give us a call at +44 20 7297 14 44.\*

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\* Our Client Resolution team is available Monday to Friday from 7 a.m. – 6 p.m. UK local time and 8 a.m. – 4 p.m. UK local time on UK public holidays (excluding Christmas Day, New Year's Day, and Easter Monday).