

Card Association No Signature Programs

**QPS / No Signature Program**

No signature chargeback protection is offered to specific industry segments when certain conditions are met. The below table outlines eligible MCC's and maximum amounts where a signature is not required for transactions that contain the full un-altered contents of a Mag-stripe or Chip in the authorization request. Additional requirements are outlined below by card association.

<b>Eligible MCC</b>	<b>Description</b>	<b>Visa</b>	<b>MasterCard</b>	<b>Discover</b>	<b>Amex</b>
4111	Local Commuter Transport	\$24.99	\$15.00*	\$25.00	\$25.00
4121	Taxis & Limo Service	\$24.99	\$25.00	\$25.00	\$25.00
4131	Bus Lines	\$24.99		\$25.00	\$25.00
4784	Tolls & Bridge Fees	\$24.99		\$25.00	\$25.00
5251	Hardware Stores	\$24.99			
5331	Variety Stores	\$24.99			
5411	Grocery/Supermarkets	\$24.99	\$25.00*	\$25.00	\$25.00
5441	Candy Stores	\$24.99			
5451	Dairy and Ice Cream Stores	\$24.99			
5462	Bakeries	\$24.99			
5499	Misc Food Stores	\$24.99	\$25.00	\$25.00	\$25.00
5541	Service Stations	\$24.99	\$25.00	\$25.00	\$25.00
5735	Record Stores		\$25.00*		\$25.00
5812	Restaurants	\$24.99		\$25.00	\$25.00
5814	Fast Food Restaurants	\$24.99	\$25.00**	\$25.00	\$25.00
5912	Drug Stores; Pharmacies	\$24.99	\$25.00	\$25.00	\$25.00
5941	Sporting Goods Stores				\$25.00
5942	Book Stores	\$24.99	\$25.00*		\$25.00
5947	Gift Card and Novelty	\$24.99			
5994	News Dealers, Newsstands	\$24.99	\$25.00*	\$25.00	\$25.00
5999	Misc & Specialty Retail				\$25.00
7210	Laundry, Cleaning				\$25.00
7211	Laundries, Family, Commercial	\$24.99		\$25.00	\$25.00
7216	Dry Cleaners	\$24.99	\$25.00*	\$25.00	\$25.00
7338	Quick Copy/Reproduction Services	\$24.99		\$25.00	\$25.00
7523	Auto Parking Lots & Garages	\$24.99	\$50.00**	\$25.00	\$25.00
7542	Car Washes	\$24.99		\$25.00	\$25.00
7832	Movie Theaters	\$24.99	\$35.00**	\$25.00	\$25.00
7841	Video Tape Rental Stores	\$24.99	\$25.00*	\$25.00	\$25.00
7941	Commercial Sports, Prof Sports Club, Athletic fields & Sports promoters				\$25.00
8011	Doctors & Physicians				\$25.00
9402	Postal Stamps/Postal Service (Govt only)		\$25.00	\$25.00	\$25.00

<b>ALL Card Types</b>
Authorization Required unless indicated otherwise (see footnote** in MasterCard section)
No Signature Required program where a Contactless reader is not attached only applies to the above listed MCCs
All transactions must be Face-to-Face
Mag-Stripe, Contactless, or Chip Card, full un-altered contents must be transmitted in the authorization
Customer Receipts are optional, however must be provided upon request
<b>Visa No Signature Required Program</b>
Merchant may provide Cash Refund to Cardholder for qualifying transactions as an alternate form of Credit
Both Consumer & Commercial card products are eligible
When the Contactless Indicator is enabled in a merchant file they will be automatically registered with Visa
No Signature Required program applies to ANY MCC for contactless <b>payWave</b> and Mag-stripe transactions as long as a Contactless reader is attached and the merchant has previously processed contactless transactions.
<b>Chargeback Protection</b>
81 = Fraudulent transaction, Card Present Environment - applies to No Sig condition of CB
<b>MasterCard Quick Payment Service Program</b>
* These MCC's must have at least one contactless (PayPass) installation within the store to qualify for QPS No Signature Required program
All participating merchant locations will automatically be registered for QPS with MasterCard
No Signature Required program applies to ANY MCC for contactless <b>PayPass</b> transactions
<b>Chargeback Protection</b>
4801 = Requested Transaction Data Not Received
4802 = Requested/Required Information Illegible or Missing
4837 = No Cardholder Authorization
**Authorization Optional and additional Chargeback Protections applies: 4808 = Required/Requested Authorization Not Obtainec
<b>Discover No Signature Required Program</b>
No Registration Required to participate in the program
No Signature Required program applies to ANY MCC for contactless <b>Zip</b> transactions
<b>Chargeback Protection</b>
IS = Missing Signature - Processing Error Dispute
UA11 = No Signature - Swiped Card Transaction - Fraud Disputes
<b>American Express No Signature Required Program</b>
No Registration Required to participate in the program
No Signature Required program applies to ANY MCC for contactless <b>ExpressPay</b> transactions
The No Signature Required program is restricted to the above MCC listing if processed via Magstripe