

## Visa Electron Will Be Discontinued Globally

AP, CEMEA, Europe, LAC | Issuers, Processors

Visa Network



**Overview:** Visa has developed a global infrastructure roadmap, which includes the sunsetting of Visa Electron. This requirement will bring additional benefits through security and acceptance infrastructure enhancements, as well as drive everyday spend.

To succeed in the future of commerce, payment ecosystem participants should be prepared to support new use cases that span a wide selection of services, channels and form factors. Therefore, it is imperative that the baseline capabilities of the Visa product offering be elevated to cater to these evolving needs.

In support of this effort, Visa has developed a global infrastructure roadmap, which will enable its clients to provide their customers a greater choice of services across all payment channels.

### Client Impact

Visa is discontinuing Visa Electron globally<sup>1</sup> and requiring it to be replaced with Classic or higher. Visa Electron offers limited functionality and has been superseded by more comprehensive product offerings that also include the control elements of Visa Electron. Several countries and regions have already begun sunsetting Visa Electron, with previous announcements published for the UK, Ireland and the CEMEA region. The global sunsetting of Visa Electron aligns with the previously announced implementation timelines in these regions.

The program will be phased out in four stages:

- **Effective 1 January 2019**, no further Visa Electron card designs will be approved (except Brazil and Portugal).
- **Effective 26 January 2019** there will be no new licensing of Visa Electron BINs (except CEMEA, where licensing of Electron BINs was stopped as of 21 July 2018).
- **Effective 13 April 2019**, all replacement and new cards that are currently branded Electron must be issued as Classic or higher product. Issuers can utilize a separate account range within the same BIN or may choose to use an existing Classic or higher BIN for replacement and new card issuance. All other requirements related to Visa Electron, including acceptance rules, will be reviewed at a later time.
- **Effective 13 April 2024**, all existing Electron Bank Identification Numbers (BINs) must be migrated to Classic or higher.

#### Mark Your Calendar:

- No new Electron BINs licensed (**26 January 2019**)
- No new Electron cards permitted (**13 April 2019**)
- Existing Electron BINs must be migrated (**13 April 2024**)
- All Electron cards must be replaced (**13 April 2024**)

- **Effective 13 April 2024**, all Electron branded cards must be replaced as Classic or higher product.

<sup>1</sup> Brazil and Portugal will not be subject to the Electron phase out schedule outlined above while they address a series of structural challenges currently preventing a seamless conversion to Visa Debit.

## Additional Resources

[Visa Electron Sunsetting \(Advance Copy\)](#)


**Note:** For Visa Online resources, you will be prompted to log in.

## For More Information

**AP, CEMEA, LAC:** Contact your Visa representative.

**Europe:** Contact Visa customer support on your country-specific number, or email [CustomerSupport@visa.com](mailto:CustomerSupport@visa.com).

---

Notice: This Visa communication is furnished to you solely in your capacity as a customer of Visa Inc. (through its operating companies of Visa U.S.A Inc., Visa International Service Association, Visa Worldwide Pte. Ltd, Visa Europe Ltd., Visa International Servicios de Pago España, S.R.L.U. and Visa Canada Corporation) or its authorized agent, or as a participant in the Visa payments system. By accepting this Visa communication, you acknowledge that the information contained herein (the "Information") is confidential and subject to the confidentiality restrictions contained in the Visa Rules, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a customer of Visa Inc. or as a participant in the Visa payments system. You may disseminate this Information to a merchant participating in the Visa payments system if: (i) you serve the role of "acquirer" within the Visa payments system; (ii) you have a direct relationship with such merchant which includes an obligation to keep Information confidential; and (iii) the Information is designated as "affects merchants" demonstrated by display of the storefront icon  on the communication. A merchant receiving such Information must maintain the confidentiality of such Information and disseminate and use it on a "need to know" basis and only in their capacity as a participant in the Visa payments system. Except as otherwise provided, the Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Visa is not responsible for errors in or omissions from this publication.