



# CARD INDUSTRY NEWS

## Reminder: Visa Transactions Must Be Submitted with the Correct Authorisation Values and Indicators

### Support for Visa Ecommerce Customer Authentication Verification Value (CAVV)

Visa is reminding merchants of the need to populate ecommerce fields correctly. From **13<sup>th</sup> October 2018**, they'll enforce their requirement and downgrade any transactions submitted as secure but show insufficient evidence of 3D Secure (Verified by Visa) being performed.

Submitting transactions with security details that don't match those in the authorisation request means that you won't benefit from the liability shift that transactions correctly verified using 3D Secure receive. Ultimately, Visa could reject these transactions, which could lead to a financial loss for you.

### Electronic Commerce Indicator (ECI) and Authorisation Messages

The ECI value indicates the level of authentication that was performed on a transaction during the authentication process. You, or any third parties who process transactions on your behalf, receive or derive the ECI value from the authentication response returned by the card issuer's Access Control Server (ACS), or Visa's Attempts Service.

Currently, populating the CAVV value is only optional. However, from **13<sup>th</sup> October 2018**, Visa have mandated that the Card Holder Authentication Value field (31.3.7) **must** be populated if the CAVV value in the ECI field is either:

- 05: Fully Authenticated Transaction.
- 06: Attempted Authentication Transaction.

If the CAVV value isn't populated, Visa will downgrade the authorisation message and treat the transaction as if Verified by Visa was not carried out. This means you'll have diminished chargeback rights.



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We'll be updating our Authorisation and Settlement Technical Specifications to reflect this change and will let you know when it's available. You should also check with your software or service provider to ensure that they're sending the correct values in their messages to us on your behalf.

If you have any queries regarding either of these requirements, please contact your Relationship Manager or call us on 0345 702 3344\*, selecting the option for 'all other enquiries'.

\*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service, and in the interests of security, we may monitor and/or record your telephone calls with us. Any recording remains our sole property. We also provide a Textphone service on 0345 602 4818.