



CARD INDUSTRY NEWS

ENSURE YOU POPULATE ECOMMERCE FIELDS CORRECTLY



“Mastercard and Visa will downgrade any authorisation requests submitted with incorrect parameters.”

There have been a number of recent changes to the data validation that businesses and Payment Service Providers (PSPs) must submit with ecommerce transactions. Whilst there's been no change to the data itself, enforcement of the rules surrounding it is now being more closely scrutinised.

The Card Schemes (Mastercard and Visa) will downgrade any authorisation requests submitted with incorrect parameters. For example, transactions submitted as secure but with insufficient evidence of 3D Secure being performed, will be downgraded and subject to higher processing costs. In some cases, transactions submitted for settlement with security details not matching those in the authorisation request could be rejected by the Card Schemes.

On the following page, you'll find tables that show how you must format authorisation and settlement requests to prevent them being downgraded and potentially rejected.

If you have any queries regarding whether you're submitting your ecommerce transactions correctly, you'll need to contact either your PSP or third party supplier. If you have any queries regarding your card processing facility with us, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option for 'all other enquiries'.

*Lines are open between 9am – 6pm Monday to Friday, 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 recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.

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MASTERCARD

Description	APACS Electronic Commerce Data Required	Customer Instruction Value To Be Used
Cardholder was successfully authenticated.	ECI = 02 ATSD = D091 CAV = UCAF value that starts with a 'j'	G
Authentication could not be completed but a proof of authentication attempt was provided.	ECI = 01 ATSD = D092 CAV = UCAF value that starts with an 'h'	H
Authentication could not be completed because of technical or other problems or SecureCode processing was not performed.	ECI = not present ATSD = D080 CAV = not present	J

VISA

Description	APACS Electronic Commerce Data Required	Customer Instruction Value To Be Used
Secure electronic commerce transaction.	ECI = 05 ATSD = D0C1 CAV = CAVV	G
Non-authenticated security transaction at a 3D Secure-capable merchant, and merchant attempted to authenticate the cardholder using 3D Secure.	ECI = 06 ATSD = D0C2 CAV = CAVV	H
Authentication could not be completed because of technical or other problems.	ECI = 07 ATSD = D0C4 CAV = not present	J
Verified By Visa processing was not performed.	ECI = 07 ATSD = D080 CAV = not present	J