

## Visa Secure Rules Will Be Updated

**Global (excluding Brazil)** | Acquirers, Issuers, Processors, Agents

**Visa Network; V PAY; Europe Processing**



**Overview:** Effective 23 April 2022, the Visa Rules and the *Visa Secure Program Guide* will be updated to include new authentication requirements for Visa Secure.

Visa Secure is designed to make online payments more secure by enabling an issuer to authenticate its cardholders, helping to ensure that payments are made by the legitimate owner of the account. EMV® 3-D Secure (3DS) provides a near seamless user experience, improved data exchange for better fraud management and authorization decision making, and support across multiple payment channels and devices. **Effective 23 April 2022**, requirements for Visa Secure (in the Visa Rules and the *Visa Secure Program Guide*) will be updated according to the sections below.

### Visa Attempts Response

Issuers participating in Visa Secure using EMV 3DS will no longer be allowed to respond with an "Attempts" Response. If the cardholder is not enrolled, issuers must respond with a "Not Authenticated" Response and Transaction Status Reason Code = 13, Cardholder Not Enrolled. This provides more accurate feedback to merchants and Visa. An "Attempts" response will only be returned by the Visa Attempts Server. Issuers can also use the "Cardholder Information Text" field in order to present any additional information to cardholders. When the "Cardholder Information Text" field is populated, merchants should display this field to the cardholder.

### Merchant Authentication on Behalf of Other Merchants

Visa will allow merchants (or other entities) to authenticate on behalf of other merchants (and not submit the subsequent authorization). To ensure merchant transactions made through another merchant website can qualify for Visa Secure program benefits (including liability protection), authentication requests must include the name of the merchant performing the authentication and the name of the merchant that will be the merchant of record in authorization.

This change will provide issuers with visibility to those merchants (or other entities) performing authentication on behalf of other merchants in the Visa Secure authentication messages. These merchants (or other entities) must also register as Merchant Servicers as part of Visa's third party agent registration program. Specific requirements are in the *Visa Secure Program Guide*.

### Routing of Authentication Requests through a Non-Visa Directory Server

Issuers and acquirers that route Visa Secure EMV 3DS authentication requests<sup>1</sup> to a non-Visa directory server (DS) will be required to ensure the non-Visa DS adheres to processing, routing, capability, and performance

requirements and standards. These issuers and acquirers must provide non-Visa DS transaction data (including performance data) to Visa on a monthly basis. Specific requirements are in the *Visa Secure Program Guide*.

Non-Visa DS service providers must be listed on the [Visa Global Registry of Service Providers](#) on visa.com.

<sup>1</sup>This does not include domestic co-badged transactions processed through a domestic switch.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

### For More Information

Merchants and third party agents should contact their acquirer.

© Visa. All Rights Reserved.