Visa Secure Rules Will Be Updated to Support Authentication for Non-Payment Transactions

Global | *Acquirers, Issuers, Processors, Agents*
Visa Network; V PAY; Europe Processing

Overview: Visa will update its rules for Visa Secure to enhance the program and account for new functionality for processing EMV® 3DS non-payment transactions.

Visa's 3-D Secure (3DS) program, branded as Visa Secure, is designed to enhance the security of online payments by enabling issuers to authenticate their cardholders. Visa has updated the Visa Secure platform to support EMVCo's latest 3DS specifications, EMV 3DS 2.1 and 2.2, which provide a foundation for products with new authentication capabilities to be developed. To enable clients to take full advantage of these specifications, Visa will update the rules for Visa Secure to support non-payment transactions.

Non-Payment Authentication (NPA) requests were introduced in EMV 3DS to enable a merchant to submit an authentication request when the transaction is initiated for a non-payment use case such as adding a card to a merchant's website, modifying stored cardholder information, or issuer identification and verification of a cardholder during Visa token provisioning.

> **Mark Your Calendar:**
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> - Updated Visa Secure program rules take effect **(14 April 2021)**
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> **Related Training From Visa Business School:**
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> - Risk

Effective immediately, the Visa Secure EMV 3DS platform supports the processing of NPA transactions with the following requirements:

If a merchant sends an NPA Authentication Request (AReq) the following will apply:

- If the transaction was successfully authenticated with a challenge, the Results Request (RReq) must contain an electronic commerce indicator (ECI) value of 05 and a Cardholder Authentication Verification Value (CAVV).

- If the transaction is authenticated without a challenge (i.e., frictionless), the ECI and CAVV are not required.

- If a merchant sends an NPA as part of a 3DS Requestor Initiated (3RI) authentication request (e.g., a merchant initiated authentication request when the cardholder is not available) and the transaction is successfully authenticated, the ECI and CAVV are not required.

- If a 3DS Server sends an NPA AReq with 3DS Requestor Authentication Indicator of "06 = Cardholder Verification as part of EMV token ID&V" an issuer must respond with a challenge request and the 3DS Server must proceed with initiating the challenge.

Visa's EMV 3DS Testing Suite will include NPA test cases with the above requirements in the fourth quarter of 2020.

Effective 14 April 2021, all issuers must support and respond to NPA transactions with the above requirements. Additionally, Visa updated the Visa Secure CAVV to include an NPA value in position 1 the "Authentication Results Code." More information is available in the *Visa Secure Cardholder Authentication Verification Value (CAVV) Guide Version 3.3,* linked in the Additional Resources section below.

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For More Information

Merchants and third party agents should contact their acquirer.