

## Dispute Resolution

### Introduction of Monitoring Rule for Dispute Condition 10.4: Other Fraud—Card-Absent Environment Remedy

**Global** | *Acquirers, Issuers, Processors*

*Visa, Interlink, Plus Networks; V PAY; Europe Processing*



**Overview:** Effective 14 October 2023, the Visa Rules will be updated to include the Visa Fraud Dispute Monitoring Program to monitor merchant-provided qualification data submitted as a remedy for Dispute Condition 10.4: Other Fraud—Card-Absent Environment.

**Mark Your Calendar:** New Visa Fraud Dispute Monitoring Program rule effective **(14 October 2023)**

On 27 April 2023, Visa announced the creation of the Visa Fraud Remedy Monitoring Program (VFRMP) to monitor merchant-provided qualification data submitted in response to the Dispute Condition 10.4: Other Fraud—Card-Absent Environment—Pre-Arbitration Processing Requirements. This was referred to as the Card-Absent Fraud Remedy rule in that announcement.

Visa is now announcing that the monitoring program will be added to the Visa Rules and renamed the Visa Fraud Dispute Monitoring Program (VFDMP).

**Effective 14 October 2023**, if the VFDMP identifies that data submitted by a merchant is invalid or falsified, both of the following will apply:

- The acquirer, merchant or their service provider will be contacted and notified of the merchant's violation of Visa's rules.
- Until the acquirer confirms in writing to Visa that the underlying issues have been addressed, the merchant / acquirer Bank Identification Number (BIN) involved in the violation will no longer be able to remedy a dispute by providing the required qualification data under the Dispute Condition 10.4: Other Fraud—Card-Absent Environment—Pre-Arbitration Processing Requirements.

### Data Element Requirements

The updated Visa Rules will contain the following data element requirements when providing qualification data under the Dispute Condition 10.4: Other Fraud—Card-Absent Environment—Pre-Arbitration Processing Requirements:

- Customer account / login ID:
  - Must contain only one value
  - Must be a unique identifier that the cardholder used to authenticate on the merchant's e-commerce site or application at the time of the transaction, and must be a value that the cardholder recognizes
  - Must be in clear text and not hashed
- IP address:
  - Must be the cardholder's public IP address
  - Must be in clear text and not hashed
  - Must meet prevalent industry formats, which are currently IPV4 and IPV6
- Device ID:
  - Must be a unique identifier of the cardholder's device that the cardholder can verify, such as a device serial number (e.g., International Mobile Equipment Identity [IMEI])
  - Must be at least 15 characters
  - Must be in clear text and not hashed
- Device fingerprint:
  - Must be a unique identifier of the cardholder's device
  - Must be derived from a combination of at least two hardware and software attributes such as the operating system and its version or device model, etc.
  - Must be at least 20 characters
  - May be hashed
- Shipping address:
  - Must be the cardholder's full shipping address, including the street address, city, state / province / region (if applicable in the cardholder's country), postal code and country
  - Must be in clear text and not hashed

## For More Information

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**Canada and U.S.:** Contact [eSupport@visa.com](mailto:eSupport@visa.com).

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

**Merchants:** Contact your acquirer, issuer, processor or Visa representative.

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