Product Services   6 January 2022

Introduction of the Visa Network Merchant-Initiated Transaction Service

Global (excluding India, Russia) | *Acquirers, Issuers, Processors, Agents*
Visa Network; Europe Processing

Overview: Effective 22 April 2022 for acquirers and 15 July 2022 for issuers, Visa will launch the Network Merchant-Initiated Transaction (MIT) Service to help merchants and acquirers manage the Original Transaction Identifier requirements for processing MITs.

In 2016, Visa introduced authorization procedures for merchant-initiated transactions (MITs). The framework and rules aligned the identification of MIT types across cardholder primary account number (PAN) and payment token transactions.

The MIT is sent by the merchant based on a prior instruction from the cardholder. It relates to a previous cardholder-initiated transaction (CIT), but is conducted without the cardholder present and without any cardholder validation performed. In all cases, the MIT must refer to a cardholder's original interaction. Visa's MIT framework requires acquirers and acquirer processors to provide proof of a preceding transaction by sending the transaction identifier of the previous or original transaction.

> **Mark Your Calendar:**
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> • Network MIT Service activation for acquirers **(22 April 2022)**
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> • Network MIT Service activation for issuers **(15 July 2022)**

Introduction of the Visa Network MIT Service

Visa recognizes the challenges faced by merchants and acquirers in managing the Original Transaction Identifier (OTID) requirement to process MITs and has designed the Network MIT Service to provide support.

Effective 22 April 2022, Visa will introduce the Network MIT Service,[1] a network solution for Visa's acquirers and their merchants to manage the transaction identifier life cycle of MITs. This service will help:

• Store the transaction identifier of the initial CIT

• Retrieve and populate the associated OTID to complete the MIT authorization message

Effective 15 July 2022, Visa will implement changes to allow issuers to subscribe and receive value-added data associated with the OTID sent in the MITs. For transactions processed by the Network MIT Service, Visa will provide value-added data to subscribing issuers. This value-added data can be used to specify the card validation and cardholder authentication result of the initial transaction associated with the OTID, if any validation or authentication was conducted with the associated transaction.

Registration is required to participate in the Network MIT Service. Detailed processing rules for Visa's MIT Framework and information on the registration process can be found on the Network MIT Service page at Visa Online. Pricing information can be found in the Visa Fee Schedule (not available to agents).

To learn more about the Network MIT Service, contact your Visa representative or email NetworkMITService@visa.com. For processing details, refer to Article 4.3 in the April 2022 Global Technical Letter.

[1] This service will not be available for acquirers in India and Russia.

For More Information

Merchants and third party agents should contact their acquirer.