



Update:

Changes to entry of CVV, Billing Address, or Zip

Products Affected:

Virtual Terminal, Integrations

When:

Now

Details:

In order to remain compliant with Visa operating regulations, we have adopted several changes to the automatic prompting of the card's CVV and the cardholder's street address or zip code.

On keyed (manual entry) transactions, users will still be prompted for this information to provide greater security and the lowest rates for transactions. The changes relate to swiped transactions – the only time users will be prompted for CVV, street address and zip code are for transactions that create a token, on its own or in conjunction with a new sale or authorization.

Information requested by transaction type:

CVV		Billing Address		Zip Code	
Transaction Type	Entry Method	Transaction Type	Entry Method	Transaction Type	Entry Method
Sale	Manual	Sale	Manual	Sale	Manual
MOTO	Manual	MOTO	Manual	MOTO	Manual
Auth	Manual	Auth	Manual	Auth	Manual
Force	Manual	Force	Manual	Force	Manual
Recurring Sale (new token)	Manual/Swipe	Recurring Sale (new token)	Manual/Swipe	Recurring Sale (new token)	Manual/Swipe
Recurring Auth (new token)	Manual/Swipe	Recurring Auth (new token)	Manual/Swipe	Recurring Auth (new token)	Manual/Swipe
Voice Auth	Manual	Voice Auth	Manual	Voice Auth	Manual
Positive Card (VT)	Manual	Positive Card (VT)	Manual	Positive Card (VT)	Manual

There are also changes to the Administration section for the AVS and ZIP tabs, reflecting the above and to streamline the parameter selection process. These changes do not affect the choices already set for the merchant location so no action is needed.