

Verified by Visa Updates include One-Time Passcode Implementation and Name Change to Visa Secure

Verified by Visa has been rebranded as Visa Secure. One-time Passcode, the second phase of the 3D Secure 2.0 upgrade, will be implemented on June 1, 2019. Visa Secure is an added layer of security for e-commerce transactions.

I. Implementation of One-time Passcode, effective June 1, 2019

Your Financial Institution will be enabled on June 1, 2019 with the One-Time Passcode (OTP) feature. This is a mandatory feature of the “Zero Touch” authentication process.

Depending on the risk assessment of a transaction, a stronger authentication – a “One-time Passcode” – may be requested from a cardholder when shopping online.

1. When a transaction is scored high and needs stronger authentication, the screen below is presented in the checkout process advising the cardholder to request a one-time passcode. The OTP delivery options presented are based on the cardholder information available in Cardbase (CMSe). In this example, both mobile (SMS text) and email methods are available for verification. If the cardholder had only a single verification contact method entered in Cardbase (CMSe), that single option would be available.

Financial Institution name and logo **VISA SECURE**

Protecting your online payments

One-Time Passcode is required for this purchase. This passcode has been sent to your registered mobile *****9469

Merchant GOLFSTORE 3DS
Amount USD 45.99
Date 17:10:09
Card Number XXXX XXXX XXXX 0622
Reference Id 299879

MOBILE
 xxx-xxx-4596

EMAIL
 c*****m@gmail.com

Enter One-Time Passcode ⓘ

I agree that by clicking the box I have read, understood and accepted the 3D Secure Terms and Conditions.

Terms & Conditions | FAQs | Contact Us

- The cardholder selects the delivery method, receives a validation code and enters it on the screen. *If the cardholder data is not present on Cardbase (CMSe), the transaction will be declined as high risk and the cardholder is referred to their financial institution.*
- Once the cardholder has completed the validation, the following screen will advise that they successfully authenticated or that the transaction failed. If OTP failed, the Cardholder is referred to their financial institution for more information. The merchant would then request an alternate form of payment.

A failed OTP challenge may also represent an attempt by a fraudster. In this event, the institution is unlikely to receive a call from the individual about the declined attempt.

When authentication occurs, a cryptographic value is generated which is unique for each authenticated transaction; this value is called a Cardholder Authentication Verification Value (CAVV). The merchant/acquirer must include the CAVV in the authorization request message.

Very Important: *The OTP is based on cardholder data found on Cardbase (CMSe). Cardholder cell phone number and email address on Cardbase (CMSe) must be current to ensure the integrity of the OTP process. Advantage can assist you in determining the best way to update this information.*

OTHER IMPORTANT INFORMATION

- Not all transactions will be prompted for OTP, only those considered to have high potential for fraud.
- The merchant is still required to obtain a valid authorization which is conducted like any other authorization transaction, including review against the financial institution's authorization parameters and SecurLOCK fraud management scoring.
- If a transaction has been denied at a merchant due to scoring rules or a failure to obtain and enter the OTP, Advantage cannot override that denial.

II. Visa is rebranding the authentication process as “Visa Secure”

Financial institutions must replace the Verified by Visa logo and messaging on websites, marketing collateral, and other cardholder-facing material with the new Visa Secure badge; the deadline for complete replacement is October 2019. Your financial institution may begin replacing the logo at any time between now and October 2019.

Issuers are not required to notify cardholders about Visa Secure but Advantage recommends periodic messaging to cardholders reinforcing the security of electronic payments using their Advantage Checkcard. In addition to Visa Secure, Advantage Checkcard holders benefit from continuous fraud monitoring and Visa’s Zero Liability policy.

Please refer to the links at the end of the memo for Visa Secure marketing materials, logos and a marketing guide.

Below are screen shots from a merchant’s website that is using the new Visa Secure badge and messaging.

The screenshot shows a checkout page with a payment form. The form includes fields for Billing address line 1, Billing address line 2, City, Zip Code, State (dropdown), and Country/Region (USA). A "Book and pay" button is present. Below the button are logos for American Express SafeKey, MasterCard SecureCode, and Visa Secure. The Visa Secure logo is circled in red. To the right, there is a "Useful links" section with a list of links: Our security policy, Our privacy policy, How your data is used, Currency calculator, More about transactions secured with Visa, Our conditions of carriage, and Online Customer information support.

The screenshot shows a purchase confirmation screen. It includes a Visa logo, a card expiration date (Mar, 2023), and a "Purchase" button. Below the button is a red box containing the text: "After clicking 'Purchase', you may be prompted to authenticate to ensure your transaction is secure with Visa. Learn more". To the right, there is a summary of the purchase: One-way (1 traveler), Thu, Nov 29, 2018, SFO - HNL 9:01 am - 12:25 pm, Fare \$157.94, Taxes and fees \$23.36, and a TOTAL of \$181.30.

- FIS has created a free [online resource library](#) of marketing materials which will be rebranded to Visa Secure very soon.
- [Visa Online](#) contains a wide variety of logos, marketing material and messaging to your cardholder for Visa Secure. Visa Online is a free portal to the business side of Visa; just click on the “Enroll Now” button to get started.
- The Advantage Network has placed the Issuers Marketing Guide and several Visa Secure images on the members side of our website; log in and go to “[Forms, Manuals and Marketing.](#)”

If you have any questions, please contact Karen Bos-Carey with The Advantage Network at (605) 335-2937.