

Frequently Asked Questions

What is the Card on File (CoF) mandate?

Per Visa, as the payment system has evolved, instances in which a transaction is initiated with a stored credential based on a cardholder's consent for future use have increased to significant levels.

Growth in digital commerce, together with the emergence of new business models, has increased the number of transactions where a merchant or its agent, a payment facilitator (PF), or a staged digital wallet operator (SDWO) uses cardholders' payment credentials (i.e., account details) that they previously stored for future purchases.

Recognizing stored credential transactions distinctly allows for greater visibility into the transaction risk, enabling robust processing and resulting in differential treatment. Visa has defined authorization data values to help identify initial storage and usage of stored payment credentials to enable differentiated processing.

If I don't store any payment credentials (PAN or tokens of any kind), do I need to comply with this mandate?

No. This mandate only applies to merchants who have stored payment credentials.

What are the consequences if I'm unable to support this mandate?

There is potential for fines for not being in compliance with Visa rules along with a possible increase in decline responses. At this time, however, Visa has not disclosed non-compliance fees, effective dates, or fee amounts.

What is the difference between Cardholder Initiated and Unscheduled Card on File?

Cardholder Initiated: A returning customer shops from an online merchant and during checkout, they use a card that had previously been approved by the consumer to be stored by the merchant. Example: Returning customers ordering additional, non-recurring, items or services.

Unscheduled Card on File: A merchant has an agreement with a cardholder and where products or services are provided when certain circumstances apply, merchant may charge the cardholder using existing stored card. Example: Toll transponders, snow removal, automatic reloads to account held with merchant.

Does it matter if I send in Network Tokens, PAN or other Tokens?

Yes. While the mandate specifically references merchants who use network tokens must comply, Worldpay recommends that all merchants adhere to the mandate.

Which APIs support CoF?

If only sending recurring and/or installment transactions to support CoF functionality the required fields to support these transactions types are in the following versions: 8.30, 9.10, 10.5, 11.0 and 12.0

If sending either merchant initiated or customer initiated CoF transactions, the updated processing type fields are included in versions: 8.31, 9.14, 10.8, 11.4 and 12.1 (going forward all subsequent versions will include all required fields)

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Are there test cases available to review functionality?

There are tests available and outlined in the Storage and Usage of a Visa Payment Credential Standing Instructions for Merchants documentation.

If I support both recurring and one-time payments, can I use the network transaction ID from my customer's recurring plan for use in an additional sale?

No, since this would be outside of the initial recurring agreement, merchants need to treat this as a cardholder initiated transaction and obtain a new network transaction ID.

If my recurring subscriptions are broken up between different acquirers, do I need to store a transaction ID for each acquirer?

Transaction IDs are agnostic and can be used with any acquirer. So if you are a recurring merchant and sent the initial transaction through one acquirer, you can use that network transaction id with any other acquirer for subsequent transactions.

Can a merchant send the same network transaction ID for a recurring/installment subscription that changes in price (not including an agreed upon trial)? (Ex: Initial recurring transaction for \$54.95 and then they change the dollar amount on the subsequent changes to \$59.00 on the subsequent transaction).

Can the same network transaction ID received with the \$54.95 be used for the \$59.00 charge?

No, it should be a different unique network transaction ID received in the auth response to send in subsequent auths for recurring/installment. Please also note: If the amount changes then based on the card brand rules, there would need to be a new agreement between the cardholder and merchant.

What happens if the card being used for a recurring/installment transaction is a prepaid card?

A prepaid is considered a debit card and the merchant should follow the normal processing rules. However if the card happens to be a non-reloadable pre-paid card, when the merchant sends the <processing type> of initial recurring, the issuer should be declining the transactions since a non-reloadable card cannot be used for recurring/ installment purchases.

Which issuers are supporting CoF today?

Unfortunately, we have no way of knowing who or how many issuers are supporting this as Visa will not provide that level of detail. Since this is a Visa mandate, they would expect all issuers as well as acquirers to be supporting this mandate (although we know this is a very high expectation).

What is the expected lift in terms of approval rates, other benefits?

Visa believes that adding these additional identifiers will allow every stakeholder in the payment value chain to better manage risk and fraud, which then offers better approval rates, fewer customer complaints and improved cardholder experience.