

# Storage and Usage of a Visa Payment Credential eCommerce Platform

May 30, 2018  
Version 4.1

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**NOTE:** This document does not outline an all-inclusive list of applicable Business As Usual (BAU) fields. Merchants must continue to send the necessary required fields to identify card present, card not present, e-commerce and Account Verification transactions properly.

## Recurring Payment

**Visa Definition for Recurring-** A transaction in a series of transactions that:

- Uses a stored credential
- Processed at fixed, regular intervals (not to exceed one year between transactions) representing cardholder agreement for the merchant to initiate future transactions for the purchase of goods or services provided

**Use Case-** Subscription payments, bill payments (electric bill, gym membership, monthly car insurance payment, mobile phone bill)

### Disclosure to Cardholder and Cardholder Consent- Recurring

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable

Before processing the transaction the merchant or its agent must Obtain the cardholder's express informed consent to an agreement that contains the following:

- Transaction amount (includes all taxes and charges) or how the transaction amount will be determined. It cannot contain finance charges
- Transaction currency
- If surcharging is permitted and assesses, cardholder acknowledgement of any surcharges and associated disclosures
- Cancellation and refund policies
- Location of the merchant outlet
- The fixed dates or intervals on which the transaction will be processed
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request

## Recurring First Time a Credential is Stored

### First Time a Credential is Stored

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement fields [CLICK HERE](#) for recurring technical requirements
- When the authorization is approved, retain the Transaction ID to submit in subsequent authorization request
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

## Recurring Subsequent Transactions

### Subsequent Transactions

- The transaction must be authorized
- Submit the appropriate authorization and settlement fields [CLICK HERE](#) for recurring technical requirements
- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days (14 calendar days for Visa tokens only) from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 349 Do Not Honor
    - 110 Insufficient Funds
    - 127 Exceeds Approval Amount

## Cancellation Procedures- Recurring

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels according to the agreed cancellation policy
  - The merchant receives a decline response

## Technical Requirements Recurring Payment

### INITIAL/FIRST

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

### During the Transaction (Card Present, Card Not Present, E commerce) Authorization/Sale Transactions

XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <networkTransactionId>

Merchant must send:

- XML- \*Merchant must set the <processing Type> to *InitialRecurring*
- XML- Worldpay recommends the merchant set the <orderSource> as normal

Merchant must retain:

- **Network Transaction ID** will be returned in the response message included in the <networkTransactionId> element and must be retained for future use regardless of authorization response. **This is a new action step within compliant XML versions.**

**Effective April 30<sup>th</sup> 2018:** Merchants must retain the Network Transaction ID from the auth response to send in subsequent auth requests.

\*At this time, merchants are not required to send the <processing Type> to *initialRecurring* for pre-existing subscriptions when going live with the card on file mandate. Worldpay will set this field on your behalf and send to Visa.

## Technical Requirements Recurring Payment

### SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

### Authorization/Sale

XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <networkTransactionId>

Authorization/Sale Merchant must send:

- XML - <orderSource> to *recurring*
- XML - <networkTranID> value from original authorization response sent in the <originalNetworkTransactionId> element.  
**This is a new action step within compliant XML versions.**

## Installment Payment

**Visa Definition for Installment-** A transaction in a series of transactions that:

- Uses a stored credential
- Represents a cardholder agreement with the merchant
- Future transaction(s) over a period of time
- Transaction is for a fixed amount

**Use Case-** Furniture purchase, home shopping network purchase

### Disclosure to Cardholder and Cardholder Consent- Installment

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable

Before processing the transaction the merchant or its agent must Obtain the cardholder's express informed consent to an agreement that contains the following:

- Transaction amount (includes all taxes and charges) or how the transaction amount will be determined
- Transaction currency
- If surcharging is permitted and assesses, cardholder acknowledgement of any surcharges and associated disclosures
- Cancellation and refund policies
- Location of the merchant outlet
- The total purchase price
- Terms of future payments, including the dates, amounts, and currency
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request
- The amount may include interest charges except for the U.S. Region

### Transaction Processing Requirements- Installment First Time a Credential is Stored

#### First Time a Credential is Stored

- Merchant to ask cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for installment technical requirements
- When the authorization is approved, retain the Transaction ID to submit in subsequent authorization requests
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined
- A merchant must not process an initial installment transaction until the merchandise or services have been provided to the cardholder and must not process individual installment transaction at intervals less than either:
  - 7 calendar days
  - In the U.S. Region, the monthly anniversary of the shipment date

### Transaction Processing Requirements- Installment Subsequent Transactions

#### Subsequent Transactions

- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for installment technical requirements
- When the transaction is declined, the merchant must notify the cardholder in writing and allow the cardholder at least 7 days to pay by other means
- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days (14 calendar days for Visa tokens only) from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 349 Do Not Honor
    - 110 Insufficient Funds
    - 127 Exceeds Approval Amount
  - Identify the transaction as Resubmission authorization type

### Cancellation Procedures- Installment

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels within the terms of the cancellation policy
    - Merchant must provide the cardholder a cancellation or refund confirmation in writing within 3 business days
    - Credit transaction receipt for the amount specified in the cancellation policy within 3 business days

- The merchant receives a decline response

## Technical Requirements Installment Payment

### INITIAL/FIRST

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

#### Authorization/Sale

**XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above** has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the **<networkTransactionId>**

Merchant must send:

- XML - \*Merchant must set the **<processingType>** to *InitialInstallment*
- XML - Worldpay recommends the merchant set the **<orderSource>** as normal
- 

Merchant must retain:

- **Network Transaction ID** will be returned in the response message included in the **<networkTransactionId>** element and must be retained for future use regardless of authorization response. **This is a new action step within compliant XML versions.**

**Effective April 30<sup>th</sup> 2018:** Merchants must retain the Network Transaction ID from the auth response to send in subsequent auth requests.

\*At this time, merchants are not required to send the **<processing Type>** to *initialInstallment* for pre-existing subscriptions when going live with the card on file mandate. Worldpay will set this field on your behalf and send to Visa.

## Technical Requirements Installment Payment

### SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

#### Authorization/Sale

**XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above** has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the **<networkTransactionId>**

Authorization/Sale Merchant must send:

- XML - **<orderSource>** to *installment*
- XML - **<networkTranID>** value from original authorization response sent in the **<originalNetworkTransactionId>** element.  
**This is a new action step within compliant XML versions.**

## Unscheduled Merchant Initiated Credential On File

**Visa Definition for Unscheduled COF-** A transaction that:

- Uses a stored credential
- Does not occur on a scheduled or regularly occurring transaction date, where the cardholder has provided consent for the merchant to initiate one or more future transactions
- Transaction is for a fixed or variable amount
- Transaction dates are unknown

**Use Case-** Snowplow service will plow your driveway when it snows two inches or more.

Cardholder requests transit merchant to top-up their account when balance reaches a certain amount

### Disclosure to Cardholder and Cardholder Consent- Unscheduled COF

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable

Before processing the transaction the merchant or its agent must Obtain the cardholder's express informed consent to an agreement that contains the following:

- Transaction amount (includes all taxes and charges) or how the transaction amount will be determined
- Transaction currency
- If surcharging is permitted and assesses, cardholder acknowledgement of any surcharges and associated disclosures
- Cancellation and refund policies
- Location of the merchant outlet
- The agreed upon event that will prompt the Transaction (for example: if the cardholder's balance falls below a certain amount
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request

## Transaction Processing Requirements- Unscheduled COF

### First Time a Credential is Stored

#### First Time a Credential is Stored

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement indicators. For Unscheduled COF technical requirements [CLICK HERE](#)
- When the authorization is approved, retain the Transaction ID to submit in subsequent authorization requests
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

## Transaction Processing Requirements- Unscheduled COF

### Subsequent Transactions

#### Subsequent Transactions

- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. For Unscheduled COF technical requirements [CLICK HERE](#)
- When the transaction is declined, the merchant must notify the cardholder in writing and allow the cardholder at least 7 days to pay by other means
- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 349 Do Not Honor
    - 110 Insufficient Funds
    - 127 Exceeds Approval Amount
  - Identify the transaction as Resubmission authorization type

## Cancellation Procedures- Unscheduled COF

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels according to the agreed cancellation policy
  - The merchant receives a decline response

## Technical Requirements Unscheduled Merchant Initiated Credential On File

### INITIAL/FIRST

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

#### Authorization/Sale

XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above has the details to support these new fields.

If merchant is on any prior XML version, they will need to upgrade to receive the <networkTransactionId>

Merchant must send:

- XML- \*Merchant must set the <processingType> to *initialCOF*
- XML- Merchant to set <orderSource> as normal

Merchant must retain:

- **Network Transaction ID** will be returned in the response message included in the <networkTransactionId> element and must be retained for future use regardless of authorization response. **This is a new action step within compliant XML versions.**

**Effective April 30<sup>th</sup> 2018:** Merchants must retain the Network Transaction ID from the auth response to send in subsequent auth requests.

## Technical Requirements Unscheduled Merchant Initiated Credential On File

### SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

#### Authorization/Sale

XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <networkTransactionId>

Authorization/Sale Merchant must send:

- XML - <orderSource> to ecommerce or applepay or 3dsAuthenticated or 3dsAttempted depending on how the transaction was received
- XML- \*Merchant must set the <processingType> to *merchantInitiatedCOF*
- XML - <networkTranID> value from original authorization response sent in the <originalNetworkTransactionId> element. **This is a new action step within compliant XML versions.**

**Visa Definition for Cardholder initiated** A transaction in a series of transactions that:

- Uses a stored credential
- Represents a cardholder agreement with the merchant
- Does not occur on a fixed schedule

**Use Case-** the cardholder shops from their mobile device by accessing the merchant's app or website and when it's time to pay for the purchase, the merchant has the cardholder's payment credentials, shipping and billing address on file.

#### **Disclosure to Cardholder and Cardholder Consent- Cardholder Initiated**

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request

#### **Transaction Processing Requirements- Cardholder Initiated First Time a Credential is Stored**

##### **First Time a Credential is Stored**

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement indicators. For cardholder initiated technical requirements [CLICK HERE](#)
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

#### **Transaction Processing Requirements- Cardholder Initiated Subsequent Transactions**

##### **Subsequent Transactions**

- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. For cardholder initiated technical requirements [CLICK HERE](#)
- The merchant must validate the cardholder's identity (example: login ID and password) prior to processing each transaction

#### **Cancellation Procedures- Cardholder Initiated**

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels within the terms of the cancelation policy
  - The merchant receives a decline response



**Technical Requirements**  
**Unscheduled Cardholder Initiated Credential On File**

**INITIAL/FIRST**

**Note: This is not an all-inclusive list of BAU fields.**

**Authorization/Sale**

**XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above** has the details to support these new fields.

If merchant is on any prior XML version, they will need to upgrade to receive the **<networkTransactionId>**

Merchant must send:

- XML- \*Merchant must set the **<processingType>** to *initialCOF*
- XML- Merchant to set **<orderSource>** as normal

Merchant must **retain**:

- **Network Transaction ID** will be returned in the response message included in the **<networkTransactionId>** element but is not required for future use in this transaction type . **This is a new action step within compliant XML versions.**

**Effective April 30<sup>th</sup> 2018:** Merchants must retain the Network Transaction ID from the auth response to send in subsequent auth requests.

**Technical Requirements**  
**Unscheduled Cardholder Initiated Credential On File**

**SUBSEQUENT**

**Note: This is not an all-inclusive list of BAU fields.**

**Authorization/Sale**

**XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above** has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the **<networkTransactionId>**

Authorization/Sale Merchant must send:

- XML - **<orderSource>** to *ecommerce* or *applepay* or *3dsAuthenticated* or *3dsAttempted* depending on how the transaction was received
- XML- \*Merchant must set the **<processingType>** to *cardholderInitiatedCOF*
- XML – **For the <originalNetworkTransactionId> There is no value needed as this is non applicable for cardholder initiated transaction.**