

VISA CARD NOT PRESENT (CNP) FRAUD PREVENTION TOOLS

Visa CNP fraud prevention tools

Appropriate preventive action can help reduce fraudulent transactions and potential customer disputes. Make use of these Visa tools and controls to verify the legitimacy of the Visa cardholder and the card in every card-not-present transaction.

Tool	Description
Address Verification Service (AVS)	Allows card-not-present merchants to check a Visa cardholder's billing address with the card Issuer. The merchant includes an AVS request as part of the authorization and receives a result code indicating whether the address given by the cardholder matches the address on file with the Issuer.
Card Verification Value 2 (CVV2)	<p>Is a three-digit number imprinted on the signature panel of Visa cards to help card-not-present merchants verify that the customer has a legitimate card in hand at the time of the order. The merchant asks the customer for the CVV2 code and then sends it to the card Issuer as part of the authorization request. The card Issuer checks the CVV2 code to determine its validity, then sends a CVV2 result back to the merchant along with the authorization. CVV2 is required on all Visa cards.</p> <p>To protect CVV2 data from being compromised, Visa U.S.A. Inc. Operating Regulations prohibit merchants from keeping or storing CVV2 numbers once a transaction has been completed.</p>
Verified by Visa (VbV)	Enables e-commerce merchants validate a cardholder's ownership of an account in real-time during an online Visa card transaction. When the cardholder clicks "buy" at the checkout of a participating merchant, the merchant server recognizes the registered Visa card and the " Verified by Visa " screen automatically appears on the cardholder's desktop. The cardholder enters a password to verify his or her identity and the Visa card. The Issuer then confirms the cardholder's identity.

- QUESTIONS: CALL CYBERAUTHORIZE SALES SUPPORT 800-216-4886 OR 904-564-1228, EXT 204