

Expanded use of Visa Card Verification Value 2 (CVV2)

Visa will be making changes to CVV2 (also known as Card Validation Digits (CVD)) authorization for telephone order and e-commerce merchants on **October 14, 2018**. Merchants using the Moneris Gateway will be required to make changes to enable CVV2 information capture at payment checkout.

To be able to meet these card brand requirements, Moneris Solutions Corporation ('Moneris') has enabled both CVV2 and Address Verification Services (AVS) in your account profile at no additional cost. However, while these features have been added, you are required to turn them on. Please see details below how to enable these features prior to the compliance deadline:

Merchants with **integrated payments solutions using Moneris APIs:**

- There are no technical changes to existing APIs
- Merchants **must** ensure that they send CVD in the message request using CVDInfo object values. Failure to do so may result in the issuing bank declining the transaction.
- Moneris also recommends merchants send AVS as well by sending AVSInfo object values.
- More instructions can be found [here](#)

Merchants using the **Moneris Hosted Pay Page, Hosted Tokenization or Hosted Vault:**

- There are no technical changes required.
- Merchants will be required to log-in to the Merchant Resource Centre to enable CVD.
 - **Hosted Pay Page:**
 - Admin > Hosted Paypage Config
 - Select Hosted Paypage Configuration > Edit
 - Paypage Appearance > Configure Appearance
 - Hosted Paypage Input Fields > Select 'Display CVD input. (Credit Card only)'
 - Moneris also recommends merchants enable 'Display AVS input. (Credit Card only)'
 - **Hosted Vault:**
 - Vault > Hosted Vault Config
 - Select Hosted Vault Configuration > Edit
 - Hosted Vault Page Appearance > Configure Appearance
 - Hosted Vault Page Input Fields > Select 'Display CVD input. (Credit Card only)'
 - Moneris also recommends merchants enable 'Display AVS input. (Credit Card only)'
 - **Hosted Tokenization:**
 - Merchants are required to update their API settings to 'enable cvd = 1'
 - More instructions can be found [here](#)

Merchants using the **Moneris Virtual Terminal or Merchant Resource Centre:**

- There are no changes required, however there will be minor user interface updates.
- Effective May 15, 2018, all merchants will have the CVD field (for CVV2 capture) and AVS field available for key entry transactions at no additional cost or fees.
- Merchants **must** capture the CVV2 for all 'Keyed Entry' transactions. Failure to do so will result in the issuing bank declining the transaction.



BE PAYMENT READY

Merchants using **batch submissions**:

- Transactions where a payment credential is stored for the first time must be submitted using the Moneris API, Virtual Terminal, Hosted Pay Page or Merchant Resource Centre once CVD has been enabled (see instructions above). Subsequent transactions can continue to be submitted through a batch file with appropriate stored credential (SCTF) indicators.

If you have any questions, contact us at onlinepayments@moneris.com or 1-866-562-4354.