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Proper Account Verification Message Processing Reminders

Global | *Acquirers, Issuers, Processors*
Visa Network

Overview: Visa is reminding acquirers, their merchants and issuers that they must correctly process zero-amount account verification messages.

Account verification messages are authorizations with a zero amount used by merchants to check the validity of a primary account number with issuers. An account verification message may precede an authorization or be a stand-alone request.

Originally introduced as an electronic replacement for the paper card recovery bulletin, account verification messages have evolved to support authentication data and have become important to new value-added digital services such as Visa Direct and Visa Token Service.

Since 2008, Visa has required that acquirers, their merchants and issuers support account verification messages globally. In a number of instances, however, merchants and acquirers are incorrectly using authorizations with low values instead of zero-amount account verifications. In addition, some issuers have either approved or declined all account verifications without proper validation. Issuers, acquirers and merchants must ensure they are sending and responding to account verification messages correctly.

Acquirer and Merchant Requirements

To correctly process account verification messages, acquirers must:

- Be able to transmit the account verification request to the issuer,

- Be able to receive the request response from the issuer, and

- Ensure that their merchants use account verification instead of authorizations for erroneous amounts when validating cardholder accounts. This includes the addition of an account number to the customer profile (credential-on-file) and periodic revalidation of stored credentials.

Issuer Requirements

Issuers must perform normal transaction processing and ensure they are accurately responding to account verification requests by:

- Validating that the account is an issued account with a valid check digit, and is open and not in lost or stolen status

- Providing validation results for address verification and Card Verification Value 2 processing if the acquirer requests these results in the request message, unless the issuer chooses to have Visa perform these functions on its behalf

- Not implementing logic to blanket approve or decline account verification messages

- Using appropriate response codes as described in the table below

Account Verification Processing Rules

Condition	Processing Rules
An 0100 Authorization Request contains the following: • Field 4—Amount, transaction = zero (0) • Field 25—POS Condition Code = 51 (Account Verification)	The issuer must perform normal transaction verification and respond with an accurate response code. • If no negative condition is found and the account is in good standing, the issuer should return response code **85 (no reason to decline)** or response code **00 (approved)** in Field 39. • If any negative condition is found, the issuer should return the appropriate decline response code in Field 39. If the issuer is unavailable, Visa will perform normal stand-in validation. If no negative condition is found, Visa will return response code 85 (no reason to decline) in Field 39.

For More Information

Merchants and third party agents should contact their acquirer.