Product Services   17 October 2019

New Encryption Requirements for Visa Direct APIs

Global | *Acquirers, Issuers, Processors, Agents*
Visa Network

Overview: Visa will require clients that connect to Visa Direct APIs to support Message Level Encryption.

Visa offers Message Level Encryption (MLE) as an optional service to clients connecting to APIs over the Visa Developer Platform.

As part of continuing security improvements, **effective 15 November 2019**, Visa will enable MLE for the following Visa Direct APIs:

- Funds Transfer API

- mVisa API

- Reports API

- Mobile Push Payments Refund API

- Query API

- mVisa Query API

- Visa Alias Directory API

- Adjustment API

- Watch list screening API

- Payments Account Attributes Inquiry API (Funds Transfer)

- Payments Account Validation API

- Account Lookup API

Mark Your Calendar:

- MLE available for Visa Direct APIs; sandbox and certification environments available to clients for implementation and testing **(15 November 2019)**

- All new programs using selected Visa Direct APIs will be required to support MLE in certification and production environments **(15 January 2020)**

- Deadline for all existing programs using selected Visa Direct APIs to support MLE in certification and production environments **(31 January 2021)**

Clients should begin preparing their systems and programs to support MLE implementation for the APIs listed above. Clients can use sandbox and certification environments for testing MLE implementation.

Effective 15 January 2020, all new programs using any of the Visa Direct APIs listed above will be required to support MLE in certification and production environments.

Article ID: AI09354

All existing programs using any of the above Visa Direct APIs will be required to migrate their services to support MLE **by 31 January 2021** in certification and production environments**.**

Refer to the Message Level Encryption page at the Visa Developer Center website for instructions on using MLE.

For More Information

Merchants and third party agents should contact their acquirer.