

## Reminder and Date Extension for Visa Direct API Encryption Mandate

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

Visa, Interlink, Plus Networks; V PAY; Europe Processing



**Overview:** Visa is reminding clients of the mandate to support Message Level Encryption on Visa Direct APIs, and has extended the mandatory implementation date to 30 September 2021.

In view of the evolving security needs of the payments ecosystem, Visa announced a mandate in the 17 October 2019 edition of the *Visa Business News* requiring clients using Visa Direct APIs to support Message Level Encryption (MLE) by 31 January 2021.

Due to the COVID-19 pandemic, the timeline for compliance has been extended until **30 September 2021** for clients to complete their implementation. The mandate will be diligently enforced per the revised timeline to ensure the continued security of the payment network, participating clients and consumers.

All Visa Direct API clients who have not yet implemented MLE should ensure timely initiation of their implementation project to ensure completion before the revised mandate date. The Visa Developer Platform sandbox and certification environments are available for testing as part of the MLE implementation. Clients that fail to comply by the extended **30 September 2021** deadline will be subject to Visa Direct API program closure.

Refer to the [Message Level Encryption](#) page at the Visa Developer Center website for instructions on using MLE.

### Mark Your Calendar:

- Clients must implement MLE for Visa Direct APIs (**30 September 2021**)

### For More Information

Merchants and third party agents should contact their acquirer.

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