

## Status Check Messages Will Be Eliminated for All Merchants Except AFDs

Global | Acquirers, Processors, Agents

Visa, Interlink Networks; Europe Processing



**Overview:** Effective 16 April 2021, Visa will no longer allow status check messages for hospitals or any merchant except for transactions at automated fuel dispensers (AFDs). The changes described in this article will align Visa's processing logic and the *V.I.P System Services* manual with the Visa Rules.

Since 2008, Visa has required acquirers and their merchants in all regions to use zero-amount account verification messages to verify a customer's account status. In a number of instances, however, merchants and acquirers are incorrectly using authorizations with low values instead of zero-amount account verifications.

Acquirers must ensure that when their merchants validate cardholder accounts, the merchants use account verification messages instead of authorizations for a single unit of currency (i.e., USD 1) or any other amount. This includes the addition of an account number to the customer profile (credential-on-file) and periodic revalidation of stored credentials.

### Mark Your Calendar:

- Status checks limited to automated fuel dispensers only (**16 April 2021 at 1000 GMT**)

### Status Check Messages Are Limited to AFDs

The Automated Fuel Dispenser (AFD) Status Check Service offers participants the ability to obtain approval on a 0100 authorization request for one unit of currency, such as USD 1, reducing over-limit situations. This service is available for Merchant Category Code (MCC) 5542—Automated Fuel Dispensers only.<sup>1</sup> Non-AFD transactions and all other merchants must use a zero-value account verification message to verify a customer's account status.

<sup>1</sup> This does not apply in the Europe region, where AFD merchants use estimated authorizations rather than status check messages.

### Elimination of Status Checks for Hospitals in the LAC Region

The *Visa Core Rules and Visa Product and Service Rules* do not allow the use of status check messages to validate cardholder accounts, except for AFD transactions. Hospital merchants in the LAC region must ensure they are no longer using status check messages for this purpose and must use the zero-value account verification message instead.

**Effective 16 April 2021 at 1000 GMT**, the V.I.P. System will no longer treat an authorization or reversal of a single unit of currency from MCC 8062—Hospitals with a merchant location in the LAC region as a status check transaction. Cross-currency transactions for a single unit of currency will no longer be excluded from currency conversion and the V.I.P. System will convert the single unit of currency amount in Field 4 (Amount, Transaction) to the currency used to bill the cardholder's account in Field 6 (Amount, Cardholder Billing).

## Acquirer Impacts

There will be no new V.I.P. System rejects to enforce the elimination of status checks. However, acquirers that continue to incorrectly use these messages may be subject to compliance action.

Acquirers and their merchants in all regions must:

- Limit their use of status check authorizations to AFD transactions only, and
- Use a zero-value account verification message to verify a customer's account status.

Acquirers and their merchants in the LAC region must:

- Be aware that currency conversion will be performed for a single unit of currency for LAC hospitals.

### For More Information

Merchants and third party agents should contact their acquirer.

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