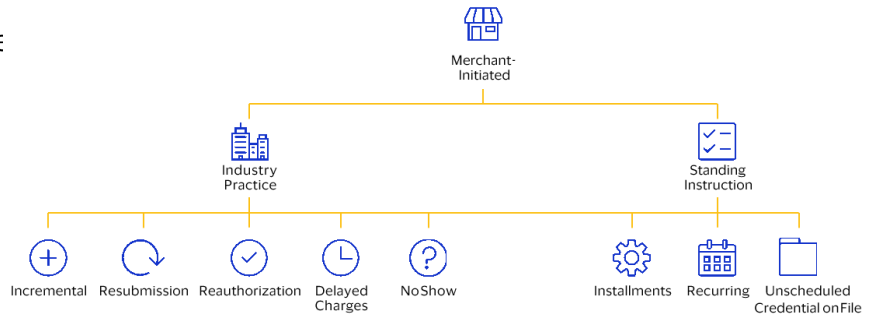


Visa Merchant-Initiated Transaction (MIT) Service | Program Overview

Visa Merchant-Initiated Transaction Service is an optional service to support Visa merchants and acquirers to manage the transaction identifier lifecycle for merchant-initiated transactions.

Merchant-Initiated Transaction

relates to a previous cardholder-initiated transaction or a cardholder payment agreement for future payments but is conducted without the active participation of the cardholder. The merchant cannot perform any cardholder validation or authentication for MITs. A merchant-initiated transaction should provide a link to the cardholder's original interaction.



Potential Benefits and Value

- Opportunity for possible improved MIT authorization approval rates
- More data for issuer authorization decisioning
- Enables and accelerates growth of innovative eCommerce experience
- Supports eCommerce token transactions
- Enhanced with Visa Account Updater Service and Visa Digital Credential Update

Removing Challenges in MIT Processing

This service helps:

- Manage the transaction identifier lifecycle requirements (storing and retrieving) on MIT transactions, thereby eliminating individual merchant development and implementation costs
- Link the MIT to a previously approved transaction in the authorization message
- Provide issuer with additional detailed transaction data, including the authentication method and result of the linked transaction

Merchant Participation Steps

- 1 Receive an assigned Visa Merchant Identifier (VMID)
- 2 Send assigned VMID on authorization messages
- 3 Differentiate cardholder-initiated transactions vs. merchant-initiated transactions by sending appropriate indicators
- 4 As applicable, send order number to differentiate payment agreements for the same cardholder

Get started! Contact your acquirer(s) about the service.



Note: this service does not change or modify Visa's existing MIT framework processing requirements. To learn more about MIT framework reach out to your acquirer and visit [Visa.com](https://www.visa.com) for additional information.