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 for additional information.