Manual Key Entry and Card Verification Value 2 for Merchants

Upcoming Changes to the Existing Acceptance Process

VISA

For More Information

Contact your merchant bank for more details.

With the migration of EMV chip acceptance devices, Visa is implementing two significant changes at the POS.

1. Manual Key Entry will be Optional

Today merchants are required to key enter an account number when the magnetic-stripe of the card cannot be read. As EMV chip technology continues to become more pervasive in the global payments system, merchants will typically have two methods (chip and magnetic stripe) for electronically reading credit and debit cards reducing the number of times these cards will require manual key-entry. If both methods fail, it is very possible that fraud may be involved.

In responses to these changes, **effective 22 April 2017 merchants with functioning and enabled EMV chip acceptance devices will no longer be required to support manual key entry for chip or magnetic-stripe only Visa cards.** However, merchants may support manual key entry at their discretion.

Merchants that are not EMV chip-enabled will still be required to support manual key entry as a method of backup acceptance should a magnetic-stripe read on a Visa card fail.

2. Card Verification Value 2 (CVV2) will be prohibited

Currently some merchants use CVV2 at the POS as an added security feature in authenticating the card. The use of CVV2 in electronically read transactions to try and authenticate a Visa card is redundant and not necessary with EMV chip at the POS. CVV2 is still an effective tool to help mitigate card-not-present fraud but its use to help authenticate cards at the POS may lead to compromise and ineffectiveness. Also, the CVV2 in lieu of imprint on key-entered transactions only pertains to USA domestic transactions.

Effective 22 April 2017, the use of CVV2 will be prohibited for all card-present transactions.

The rules regarding a manual imprint on key-entered transactions at the POS will remain unchanged.

Type of terminal at merchant location	Effective 22 April 2017, merchant may discontinue support for Manual Key Entry	Effective 22 April 2017, merchant prohibited from using CVV2 at POS
EMV chip-enabled	Yes	Yes
Non-EMV chip-enabled	No	Yes