



CVV Capture Instructions

Action Required

To help you better understand the changes and how they impact you, review the CVV Capture Instructions located below to identify the action required by you to update your payment acceptance process to become CVV compliant. Ensure your implementation of these changes occurs **before September 30, 2018**.

Website/Mobile App

Transactions that are processed on a Website or Mobile Application where a Cardholder is directly entering in their card data for processing electronic commerce transactions.

Payment Processing Method	Is CVV required?	What do you have to do?
Hosted Checkout	Yes	Review your current e-Commerce payment checkout process, including your website, mobile application and shopping cart: <ul style="list-style-type: none">If your payment checkout process currently includes and captures CVV as a mandatory field, no further action is required.If your payment checkout process does not include CVV as a mandatory field, you will need to contact your website or shopping cart provider to implement and deploy the required upgrades to your process to make CVV capture mandatory <u>prior to September 30, 2018</u>.
Custom Checkout	Yes	Effective <u>September 30, 2018</u> , when creating a new recurring payment set-up, you must: <ol style="list-style-type: none">Submit the CVV number from each customer for the first transaction ONLY.All subsequent recurring payment transactions must not include a CVV. Note: Storage of the CVV is prohibited.
Creating a Recurring Payment Profile	Yes	Effective <u>September 30, 2018</u> , when creating a new secure payment profile, you must: <ol style="list-style-type: none">Submit the CVV number from each customer for the first transaction ONLY.All subsequent recurring payment transactions must not include a CVV. Note: Storage of the CVV is prohibited.

Digital Wallets (Visa Checkout, Mastercard MasterPass, Apple Pay)	<p style="text-align: center;">Not Applicable</p>	<p>CVV capture is not required when processing digital wallet transactions.</p> <p>There is no additional action required.</p>
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Telephone Order

A telephone order transaction is where a Cardholder provides their card data to a Merchant over the phone for payment processing. A Merchant must never store the CVV.

Payment Processing Method	Is CVV required?	What do you have to do?
Virtual Terminal	<p style="text-align: center;">Yes</p>	<p>Effective <u>September 30, 2018</u>, you must:</p> <ol style="list-style-type: none"> 1. Manually enter the CVV in the appropriate field for the initial payment transaction ONLY. <p>Important: If you have customized the web terminal, you will also need to add the CVV field to the form:</p> <ol style="list-style-type: none"> 1. In the menu on the Online Member Area, click 'configuration' and then 'terminal configuration'. 2. On the 'terminal configuration' page, mark the 'CVV' field.
Creating a Recurring Payment Profile	<p style="text-align: center;">Yes</p>	<p>Effective <u>September 30, 2018</u>, you must:</p> <ol style="list-style-type: none"> 1. Manually enter the CVV in the appropriate field for the initial payment transaction ONLY. <p>All subsequent recurring payment transactions must not include a CVV.</p> <p>Note: Storage of the CVV is prohibited.</p>
Creating a Secure Payment Profile	<p style="text-align: center;">Yes</p>	<p>Effective <u>September 30, 2018</u>, you must:</p> <ol style="list-style-type: none"> 1. Manually enter the CVV in the appropriate field for the initial payment transaction ONLY. <p>All subsequent recurring payment transactions must not include a CVV.</p> <p>Note: Storage of the CVV is prohibited.</p>
Batch File Processing	<p style="text-align: center;">No</p>	<p>CVV capture is not required when processing batch file transactions.</p> <p>There is no additional action required.</p>

Mail Order

A mail order transaction is where a Cardholder provides their card data in a written form for payment processing. CVV is prohibited from being collected and must not be requested on any form.

Payment Transaction Process	What do you have to do?
If your customer completes their transaction by: 1. Submitting their card data in a written form for transaction processing.	CVV is not required to be captured when processing mail order transactions and must not be requested on any form. Process all mail order payments as a batch file.