

# Verified by Visa

## Merchant Best Practices

Steps to ensure Verified by Visa  
transactions are smooth, easy and positive  
U.S. Region

April 2011





DISCLAIMER: THE RECOMMENDATIONS CONTAINED HEREIN ARE INTENDED FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE RELIED UPON FOR MARKETING, LEGAL, TECHNICAL, TAX, FINANCIAL OR OTHER ADVICE. WHEN IMPLEMENTING ANY NEW STRATEGY OR PRACTICE, YOU SHOULD CONSULT WITH YOUR LEGAL COUNSEL TO DETERMINE WHAT LAWS AND REGULATIONS MAY APPLY TO YOUR SPECIFIC CIRCUMSTANCES. THE ACTUAL COSTS, SAVINGS AND BENEFITS OF THE VERIFIED BY VISA SERVICE MAY VARY BASED UPON YOUR SPECIFIC BUSINESS NEEDS AND PROGRAM REQUIREMENTS. PLEASE NOTE THAT THAT VISA MAKES NO REPRESENTATIONS AND WARRANTIES AS TO THE INFORMATION CONTAINED HEREIN AND MEMBER IS SOLELY RESPONSIBLE FOR ANY USE OF THE INFORMATION IN THIS PRESENTATION IN CONNECTION WITH ITS CARD PROGRAMS.

THIS DOCUMENT IS PROVIDED ON AN "AS IS", "WHERE IS" BASIS, "WITH ALL FAULTS" KNOWN AND UNKNOWN. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, VISA EXPLICITLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE INFORMATION IN THIS DOCUMENT, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. YOU ARE SOLELY RESPONSIBLE FOR YOUR USE OF THE INFORMATION CONTAINED HEREIN.

## Verified by Visa Merchant Best Practices

The Verified by Visa service is a global program that helps to verify the identity of an online shopper, in real time, through the shopper's use of his or her personal password or other identity data. Verified by Visa gives your customers an extra level of security so they can shop online with more confidence.

The popularity of online shopping is growing in every country. Now with Verified by Visa, your customers' trust in your secure checkout process can also grow. It's a service offered exclusively to Visa cardholders and Visa merchants.

This guide provides information regarding the user interface requirements and best practice recommendations for merchants participating in Verified by Visa. You may find it helpful to access the *Verified by Visa Acquirer and Merchant Implementation Guide* for a full description of Verified by Visa, the benefits, how it works, and implementation and operational requirements and other considerations. A copy is available on Visa.com in the Merchants section, Risk Management, and Verified by Visa.

## The value of Verified by Visa for you

- > Helps to reduce fraudulent transactions and chargebacks.
- > May improve profitability through reduced costs as a result of fewer transaction disputes.
- > Increases cardholder confidence and may lead to increased sales.
- > Minimal impact on the existing checkout process.
- > Can be readily integrated into existing e-commerce systems.
- > Provides a better payment guarantee for authenticated transactions.

## The value of Verified by Visa for your customers

- > Greater protection against unauthorized use of their cards for online purchases.
- > Increased confidence and trust when shopping online.
- > Comfortable online shopping – the Verified by Visa service fits neatly into the familiar online buying process.
- > Easy to use – no special software required for PCs or browsers.
- > The ability to quickly identify merchants who are Verified by Visa participants.

## **Verified by Visa Merchant Best Practices can help you to achieve your sales goal**

To help guide your customers through the Verified by Visa authentication process, it's important to employ these best practices:

### **✓ Verified by Visa Merchant Symbol –**

creates consumer preference to buy at your online store.

### **✓ Verified by Visa pre-messaging –**

educates your customers and raises their comfort level with Verified by Visa.

### **✓ Verified by Visa authentication messaging –**

helps prepare your customers for the Verified by Visa authentication process.

### **✓ Verified by Visa authentication page –**

a professional page enhances consumer confidence.

### **✓ Cardholder alerts –**

avoids disruption in the transaction process and ensures the sale completes.

## Smoothly guide your customers through the Verified by Visa process

More and more consumers are becoming familiar with Verified by Visa and how it protects them when making an online purchase. Customers may now look for the Verified by Visa Merchant Symbol on online sites and have more confidence buying from Verified by Visa-enabled merchants.

As a Verified by Visa-enabled merchant, you can take advantage of this positive consumer behavior by following the best practices outlined in this document. By making simple, visual adjustments to your site pages, you can educate your customers about Verified by Visa and guide them through the steps of authentication. Employing these best practices will help make each Verified by Visa shopping experience a smooth and positive one—for you and for your customers.

### Verified by Visa Merchant Symbol

The Verified by Visa Merchant Symbol communicates that a merchant participates in Verified by Visa, encouraging the customer to do business with a Verified by Visa-enabled merchant. Consumers may be influenced to buy on a merchant site that is Verified by Visa-enabled rather than one that is not. Verified by Visa can contribute to increased sales and increased market share for a merchant.

Participating merchants are required to place the Verified by Visa “Learn More” Merchant Symbol on the checkout page on which cardholders enter their Visa card number or on another page in the checkout flow that cardholders view while placing their order.



When clicked by the cardholder, the Merchant Symbol provides information on the Verified by Visa program through a service description page supported by the merchant. The *Verified by Visa Merchant Toolkit Guidelines* provides information about the Merchant Symbol and standards for use and is available to merchants and acquirers via Visa.com at:

[http://usa.visa.com/merchants/risk\\_management/vbv.html](http://usa.visa.com/merchants/risk_management/vbv.html)

For more information, see Appendix A, Using the Verified by Visa Merchant Symbol Service Description.

### Verified by Visa Activate Now Symbol

Visa recommends that participating merchants implement the Verified by Visa “Activate Now” symbol and link on their website, and that the “Activate Now” symbol be placed on the merchant’s home page.



As described in Appendix B, *Verified by Visa Activation Anytime*, when cardholders click the “Activate Now” symbol, they are provided the opportunity to learn about Verified by Visa, and if desired, to activate their Visa card for Verified by Visa. Cardholders can leave the “Activation Anytime” landing page at any time, and return to the merchant site to continue shopping and checkout.



## Verified by Visa pre-messaging helps ensure a smooth checkout

Educating your shoppers with Verified by Visa pre-messaging raises awareness of the fact that you are a Verified by Visa-enabled merchant, and helps to enhance the comfort level of your customers.

Participating merchants are required to provide a brief message to cardholders on the checkout page after the merchant knows that the cardholder has selected a Visa card as the payment method. For more information, see page 9.

When a customer has finished filling the Shopping Cart, he or she expects the next page to confirm the order. The intention of the messaging is to notify cardholders that they might next be prompted either to activate their card for Verified by Visa or, if they already participate in Verified by Visa, to provide their Verified by Visa password. The messaging also provides a further reminder and reassurance to the cardholder, beyond the presence of the Verified by Visa “Learn More” logo on your site that indicates you are a Verified by Visa merchant.

Visa recommends following pre-authentication messaging which is shown on page 9.

**We participate in Verified by Visa to help prevent unauthorized use of Visa cards online. When you click the [Submit or Buy] button, you may receive a Verified by Visa message from your Visa card issuer. If your card or issuer does not participate in the program, you will be returned to our secure checkout to complete your order. Please wait while the transaction is processed and do not click the ‘back button’ or close the browser window.**

A shorter version may also be used:

**The next screen you see may be payment card verification through Verified by Visa.**

If you implement Verified by Visa in conjunction with other payment card brands, and cannot determine which payment card brand is being used for the transaction, the following message is recommended:

**The next screen you see may be payment card verification through your card issuer.**

The pre-authentication message is most effective and most likely to be read by cardholders when placed immediately next to the final order button.

It is noted that some cardholders cannot be authenticated (for example, because they are not yet activated) and some will be processed as an attempted authentication. These cardholders will not be presented with a Verified by Visa password entry screen. Thus, the pre-messaging text must not refer to Verified by Visa or providing “additional security” as this message could be very confusing to these cardholders. For a pre-authentication message, participating merchants **must not**:

- > State affirmatively that the cardholder will have a Verified by Visa experience.
- > Indicate that the cardholder is required to authenticate himself or herself.
- > Insert an interim page, after the cardholder clicks the “buy” button that requires the cardholder to click a “Continue” button for Verified by Visa, as this may be confusing to cardholders who are processed as an “Attempted Authentication”.

## Professional Verified by Visa authentication page increases cardholder confidence

When the customer reaches the Verified by Visa authentication page, he or she is already prepared for it, thanks to your Verified by Visa pre-messaging. There are two types of framed inline authentication pages you can present to your customer: a top frame or side frame. Both of these implementations allow the merchant to keep the merchant's store identification in front of the cardholder. The requirements for the use of framed inline pages are:

- > The merchant **must not** display promotional messages to cardholders. It is important that cardholders have confidence in the authentication session with their card issuer.
- > The frame opened for the issuer ACS to present the Verified by Visa window **must** be large enough to present the entire 390 pixel width by 400 pixel length authentication page, without scrolling, over a standard range of browser resolutions. To implement a framed inline page, merchants may place a frame at the top of the page and/or on the side of the page, as illustrated below.

**Note:**

*The use of a pop-up page **is not** permitted for Verified by Visa authentication pages; merchants must support a framed inline page.*

For more information, see pages 10 and 11.

## Cardholder alert prevents transaction disruption

Sometimes, if a customer is uncertain of the procedure or whether he or she is doing things correctly, a common impulse is to click on the Back or Refresh button. In the event that your shopper does this, you can help avoid disruption in the transaction by enabling an alert page. The alert tells the cardholder that taking this action will disrupt an important process and the purchase transaction will not be completed. This sends a clear signal that things are progressing as they should be. For more information, see page 12.

## More ways to encourage increased sales and benefit from Verified by Visa

Here are some additional ways you can build customer confidence and increase sales through your association with Verified by Visa:

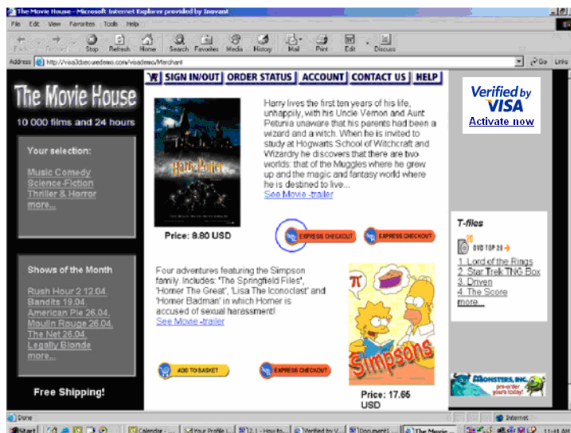
- > Include reference to the Verified by Visa service in all your communications with your customers.
- > Include the Verified by Visa Merchant Symbol in banner ads.
- > Include the Verified by Visa Merchant Symbol along side the other security or better business marks on your Merchant Home Page.
- > Incorporate the Verified by Visa Merchant Symbol in other promotional and advertising materials.

## Create preference for purchase by prominently displaying the Verified by Visa Merchant Symbol

### Merchant Home Page

Create consumer confidence and buyer preference with the following guidelines for adding the Verified by Visa Merchant Symbol to your Web site:

- > Display the Verified by Visa Activate Now symbol as early in the shopping experience as possible (e.g., your Home Page or Login Page, if applicable).
- > Wherever applicable, display the Verified by Visa symbol along other security or better business marks (e.g., Verisign, Thawte, BBB).



### Merchant Home Page

Display the Verified by Visa Activate Now symbol as early in the shopping experience as possible. This has the following benefits:

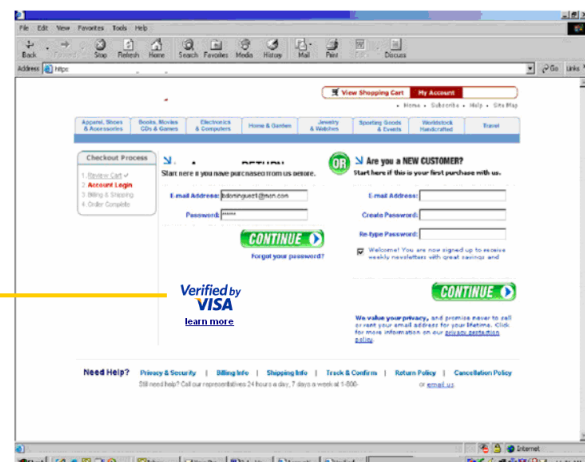
1. The Verified by Visa Activate Now symbol increases consumer trust of merchant and enhances feeling of security.
2. The Verified by Visa Activate Now symbol can create preference for purchasing at participating merchants as well as provide cardholders with an opportunity to activate participation in Verified by Visa.

### Merchant Express Checkout with Secure Login Page

For Secure Login for repeat customers, display the Verified by Visa Merchant Symbol near the login area.

Verified by Visa provides a secure method to pay using your Visa card – at no charge.

Learn more...





## Ensure a smooth checkout with pre-messaging about Verified by Visa

### Merchant Checkout Page


VISA: XXXX-XXXX-XXXX-1234  
Exp: 12/2014  
[Edit](#)

Customer Name  
123 Main Street  
City, ST Zip Code  
[Edit](#)

**Ship To:**  
Customer Name  
123 Main Street  
City, ST Zip Code  
[Edit](#)

Subtotal for This Shipment: \$19.70  
Shipping and Handling: \$ 2.90  
Tax: \$ 1.58  
**Total for This Shipment: \$24.18**

Shipping Method: Standard  
[Edit](#)

Item	Qty	Price	Gifting Option
 Description of Merchandise	1	\$24.18	<b>Gift Wrap Not Selected</b> <a href="#">Edit</a>

See our [Return Policies](#)  
[Go to the Home Page \(without completing your order\)](#)

[Place Your Order](#)

We participate in Verified by Visa to help prevent unauthorized use of Visa cards online. When you click the Place Your Order button, you may receive a Verified by Visa message from your card issuer. If your card or issuer does not participate in the program, you will be returned to our secure checkout to complete your order.

Please wait while the transaction is processed and do not click the "back button" or close the browser window.

  
[learn more](#)

Verified by Visa pre-authentication message, including the Verified by Visa Learn More Merchant Symbol displayed to customers paying with a Visa card.

- > Display the Verified by Visa Merchant Symbol on the Payment Page, either next to, or very close to, the credit card entry fields.
- > Ensure that the Verified by Visa Merchant Symbol is clearly visible and not overshadowed by other elements on the page.

The Verified by Visa Merchant Symbol must link to a Visa-approved Verified by Visa Service Description Page, which is hosted by you. The Verified by Visa Service Description Page is intended to explain what Verified by Visa is and direct the reader to where he or she can get more information. See the required Service Description text in Appendix A.

To obtain the *Verified by Visa Merchant Toolkit*, merchants can visit Visa.com at:

[http://usa.visa.com/merchants/risk\\_management/vbv.html](http://usa.visa.com/merchants/risk_management/vbv.html)

## Facilitate Verified by Visa authentication with friendly messaging

When your customers are at the end of the checkout process, they expect that the next screen will confirm their purchase. Friendly messaging explaining what will happen next in the Verified by Visa authentication process helps to prepare your customers and guide them through the steps to a successful sale.

Here are some things to consider:

- > Add a brief communication message to the framed inline page outside of the authentication page. The recommended text is:  
**Processing, please wait. Do not click the refresh or back button or this transaction may be interrupted.**
- > Provide a status indicator to inform your customers that the purchase process is continuing.
- > Keep the text friendly and comprehensive. Avoid technical language.
- > Do not attempt to describe the authentication process as it can differ by customer.

### Sample #1: Framed Inline Page with Top Frame

Merchant URL

Merchant promotional message is not permitted

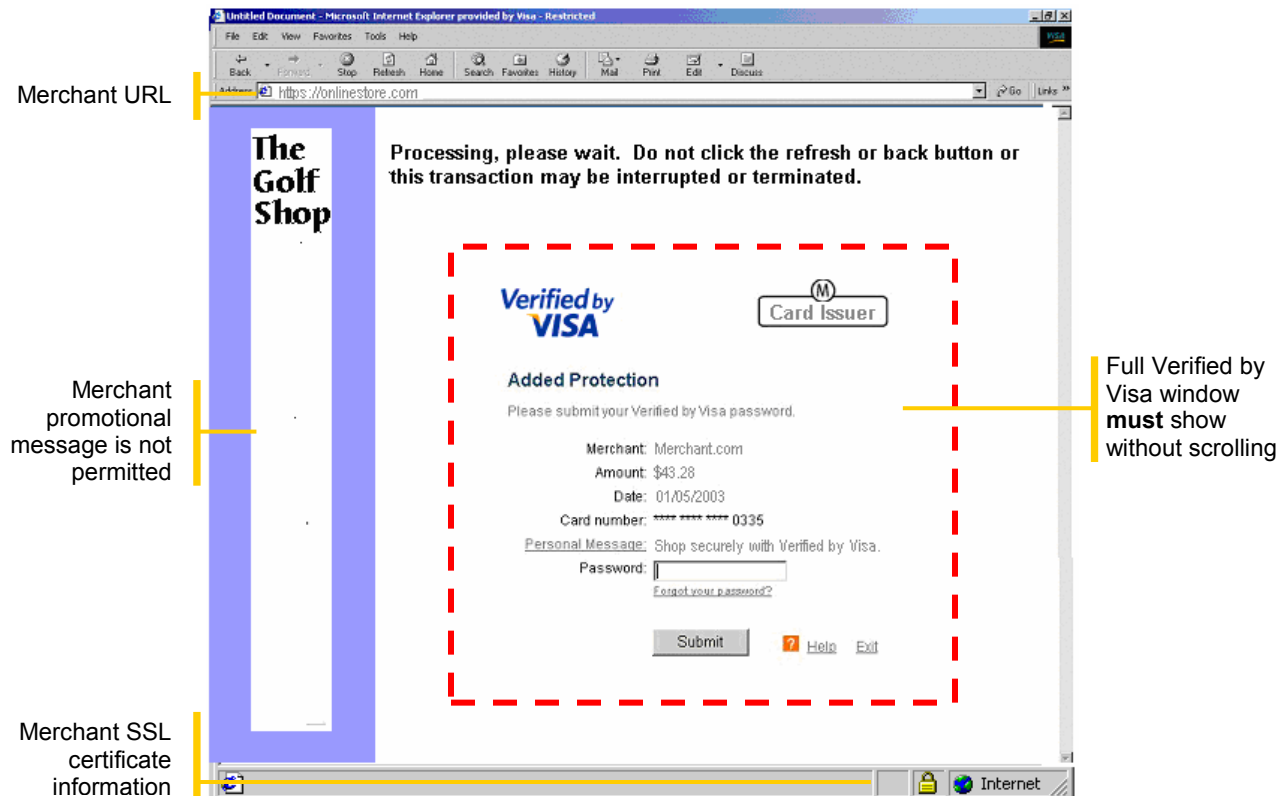
Full Verified by Visa window must show without scrolling

Merchant SSL certificate information

## Facilitate Verified by Visa authentication with friendly messaging

### Sample #2: Framed Inline Page with Side Frame

- > As with a Top Frame page, merchants are required to add a brief communication message to the framed inline page outside of the authentication page, as shown below.



Merchant URL

Processing, please wait. Do not click the refresh or back button or this transaction may be interrupted or terminated.

**The Golf Shop**

**Verified by VISA** Card Issuer

**Added Protection**

Please submit your Verified by Visa password.

Merchant: Merchant.com  
 Amount: \$43.28  
 Date: 01/05/2003  
 Card number: \*\*\*\* \* 0335  
 Personal Message: Shop securely with Verified by Visa.  
 Password:   
[Forgot your password?](#)

Submit Help Exit

Merchant promotional message is not permitted

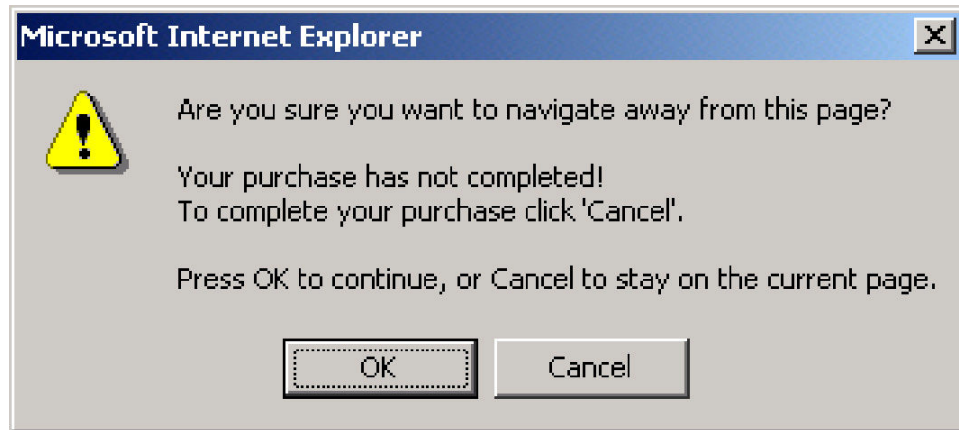
Merchant SSL certificate information

Full Verified by Visa window **must** show without scrolling

## Use Cardholder Alerts

It's a good idea to enable an alert page in the event that your shopper does click on the Back or Refresh button. The alert tells the cardholder that taking this action will disrupt an important process and the purchase transaction will not be completed. The recommended browser alert is shown below:

### Browser Alert Page



If the cardholder chooses to press the “OK” button, navigating away from the page, Visa strongly recommends that the last page presented to the cardholder (i.e., the final Shopping Cart page) is displayed. Please do not show the “Warning: Page Has Expired” page.

### Processing Status Indicator

To provide a visual clue to customers that the purchase process is continuing, it is recommended that you implement a “processing” indicator with simple movement, outside of the frame for the authentication page. Simple dots or arrows moving from left to right are sufficient for this purpose. It is important that the status indicator have some kind of simple movement. Static processing screens confuse users because they cannot tell if the system is working or frozen.

## Appendix A

### Using the Verified by Visa Merchant Symbol Service Description

As described on page 3, below is the required text that must be used for the Verified by Visa service to accompany the Verified by Visa “learn more” logo. For complete details, please visit the link below and download a copy of the *Verified by Visa Merchant Toolkit Guidelines*:

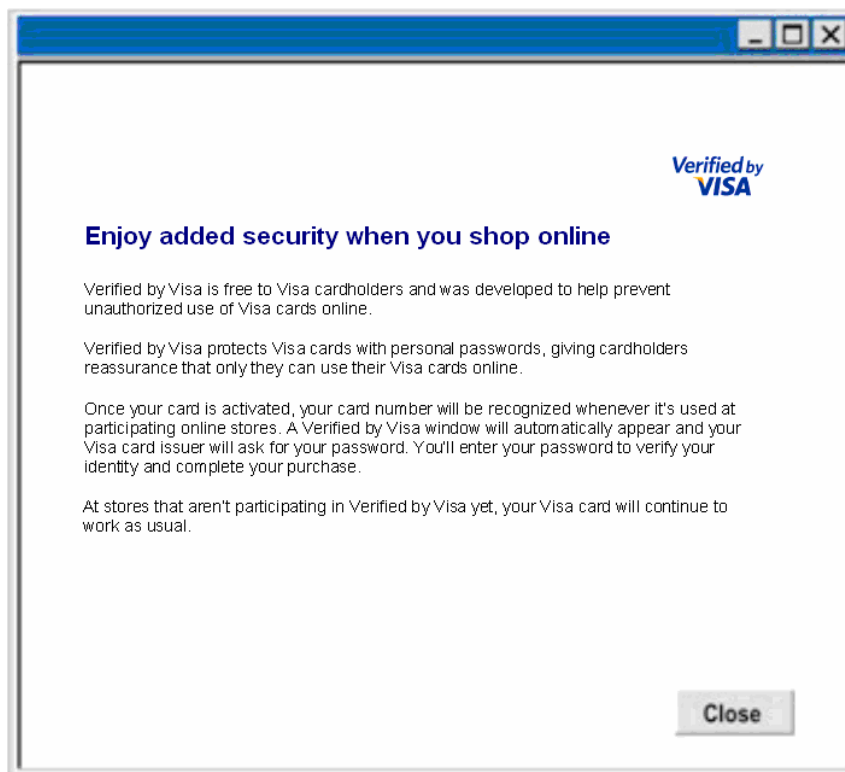
[http://usa.visa.com/merchant/risk\\_management/vbv.html](http://usa.visa.com/merchant/risk_management/vbv.html)

The Verified by Visa Merchant Symbol is a clickable graphic, as indicated to your customers by the “learn more” link within it. Each use of the Verified by Visa Merchant Symbol must link to a Visa-provided Verified by Visa description page. As a merchant, you can host this description page yourself, or if you prefer, you can simply provide a link to a description page hosted on the Visa server at:

<https://usa.visa.com/personal/security/vbv/index.jsp>

Please note: no active links are permitted from the Verified by Visa description page to other web pages or web sites.

If you choose to host the Verified by Visa Service description on your company's server, please be aware that you must use the text provided below:



## Appendix B

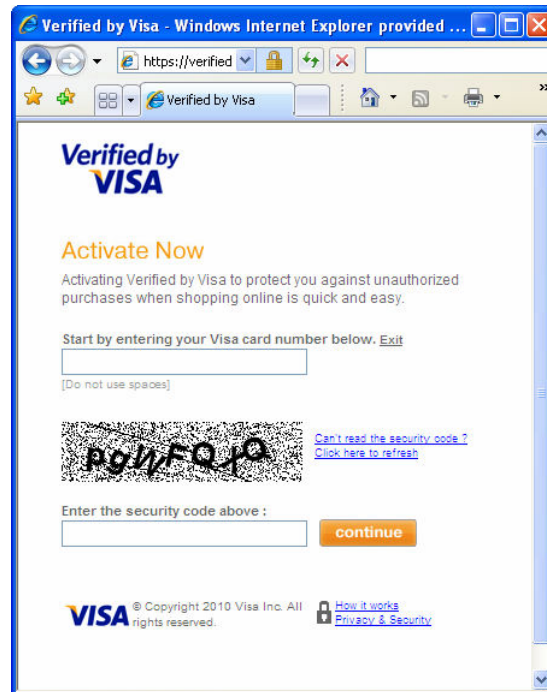
### Verified by Visa Activation Anytime

Activation Anytime is a capability designed to enable issuers to activate cardholders at various Internet sites, including participating merchants. It is easy for participating merchants to implement support for Activation Anytime. The only requirement is the placement of Verified by Visa banners or buttons for Activation Anytime. When the cardholder clicks on the banner or button, the Verified by Visa Landing Page appears. The transaction flow is described below.

#### Step 1: Click to Activate

When cardholders click on a Verified by Visa banner or button for Activation Anytime, the Activation Anytime Landing Page appears. This page provides a brief description of Verified by Visa and benefits for activating their Visa card as shown in the figure below.

**Activation Anytime Landing Page**



Cardholders are given the opportunity to enter their Visa card numbers to activate immediately. When the card number is entered, the cardholder is presented with one of several pages: an issuer activation page or an issuer enrollment page. If the issuer is not participating in Verified by Visa, a “Service Not Available” page is presented. These pages are illustrated in the following sections.

## Step 2: Verify Identity and Activate

When customers enter their card numbers, the Activation Anytime server performs a validity check that it is a valid Visa card number. The customer is then presented with the issuer's activation page. The issuer may request identity information, as shown below, to authenticate the cardholder.

### Sample Issuer Activation Page

OnlineStore

Verified by VISA

Member Name

Please Verify Your Identity

Complete this form and then click **Continue**.

Last 4 digits of SSN: XXX-XX-XXXX

Signature panel code: [Field]

Visa card expiration date: [Field] / [Field] (MM/YY)

Email address: [Field]

**Continue** **Cancel**

By clicking **Continue**, you agree to these [Terms & Conditions](#)

[Privacy & Security](#)

## Step 3: Create Password

To complete the activation, the cardholder is requested to create a password for use at participating online merchants as shown below.

### Sample Password Creation Page

OnlineStore

Verified by VISA

Member Name

Create Your Password

You'll use your password to make purchases at participating online stores.

Your password can be (0) to (60) characters. Use any combination of letters, number or symbols. Do not use space.

Be sure to keep your password in a safe place.

Create password: [Field]

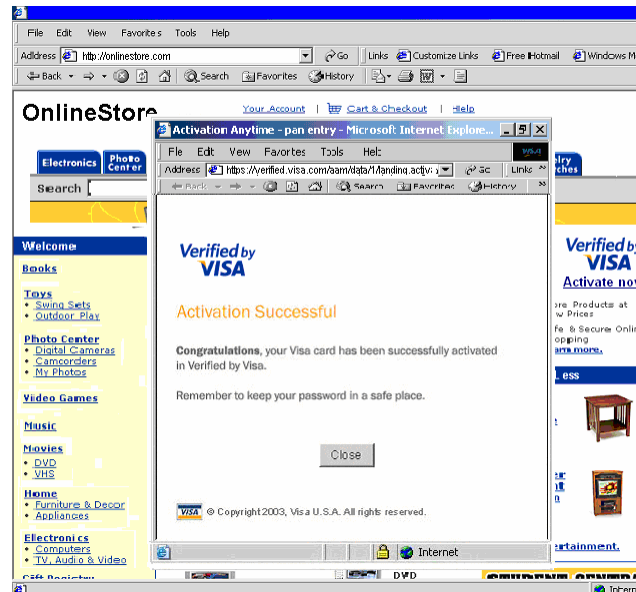
Re-enter password: [Field]

**Continue** **Help** **Exit**

## Step 4: Confirm Activation Successful

After the activation is completed, the cardholder is presented with a confirmation page that the activation was successful.

### Sample Activation Successful Page



Upon clicking the Close button, the cardholder is returned to the merchant site.

#### NOTE:

*Non-Participating Issuer. If the issuer does not participate in Verified by Visa, the customer is presented with a "Verified by Visa Not Available for This Card" page and returned to the merchant site.*

## What's Required for Merchants to Support Activation Anytime

Participating merchants may support Activation Anytime by displaying Visa-provided signage for Activation Anytime. When the cardholder clicks on the signage, a secure Activation Anytime browser window will be opened with the Visa URL visible and SSL lock displayed with the corresponding Visa digital certificate information. These security cues are important for customers to be able to ensure that they are connecting to the authentic [www.verified.visa.com](http://www.verified.visa.com) server – helping to reassure customers of the confidentiality of their information.

The Verified by Visa signage for Activation Anytime are available for merchant implementation. Acquirers and merchants will find guidelines and logos in the *Verified by Visa Merchant Toolkit*, available at Visa.com at:

[http://usa.visa.com/merchant/risk\\_management/vbv.html](http://usa.visa.com/merchant/risk_management/vbv.html)