

Verified by Visa

Activation During Shopping Fact Sheet

Helping cardholders enrol in Verified by Visa (VBV)

Background

Activation During Shopping (ADS) gives cardholders the opportunity to enrol in Verified by Visa (VbV) while they are shopping at a participating VbV Merchant. This innovative approach allows the participating Issuer to deliver an activation message to any of its cardholders who are shopping online at VbV Merchants.

ADS is a highly effective method of encouraging online shoppers to take the initiative to enrol in VbV. Experience demonstrates that a substantial proportion of cardholders will take advantage of ADS.

Figure 1 overleaf is an example of how the Issuer may lay out an activation page. The cardholder is prompted to enter three pieces of authenticating data plus his/her email address. The Issuer must not use the cardholder's email address for identity verification. This page may also include links to pages for the Privacy and Security policy, and Terms and Conditions.

Having entered this identity information, the cardholder selects 'activate now'. The Issuer verifies the cardholder's identity and, if successful, the process moves on to a password creation stage.

Figure 2 overleaf shows a typical 'create your password' page. Here, the cardholder creates his/her password and then re-enters the password to confirm the correct entry. The Issuer pre-populates the Personal Assurance Message. After successfully creating a password, the cardholder is enrolled in VbV.

Typically, about half of the cardholders who are presented with an optional activation page choose to activate the first time it is presented. Of those who opt out the first time, a significant number will activate the next time they are presented with this choice.

Visa Requirements for ADS

Given recent concerns over issues such as ID theft, Visa has created the Verified by Visa 3-D Secure Issuer Guide - Activation During Shopping and put in place a Global ADS Compliance programme. Two of the most important requirements are detailed overleaf. Any Issuer wishing to launch ADS must consult the Issuer Guide to understand the full list of requirements (please also see the Additional Information section below) and register its plans with Visa.



Figure 1

Figure 2

Visa Requirements - Cardholder opt-outs

Within Visa Europe, very tight controls are placed on Issuers, with the implementation of the service strictly monitored to ensure compliance with the ADS requirements.

Additionally, Issuers choosing to deploy ADS must launch it with optional cardholder participation. The Issuer may place a limit on the number of times a cardholder is given the choice to opt out. If the Issuer uses a limit, it must allow the cardholder at least three times to opt out before migrating the cardholder on the fourth, or subsequent, time to required participation.

While the number of opt-outs given to cardholders may never be fewer than three, Visa recommends at this stage of market development that Issuers either stop sending the cardholder enrolment prompts after a few opt-outs (but let the cardholder continue with the transactions), or place no limit on the number of times the cardholder can exercise this opt-out.

Visa Requirements - cardholder education & communications

To maximise the effectiveness of ADS, the Issuer must educate cardholders on the benefits of enrolling for VbV before launching ADS, and on the steps the Issuer expects the cardholder to undertake when presented with an ADS enrolment page.

Without such explanations, consumers can become confused when presented with an enrolment page in the middle of a shopping experience. This confusion may be detrimental to the overall VbV service. For example, it is important to explain to consumers which data elements will be requested with ADS (e.g. National Insurance Number, Mother's Maiden Name) so they are prepared for an easy and successful activation.

Issuers must send specific ADS communications to the cardholders prior to launching the service. The Issuer Guide - Activation During Shopping details communications milestones that must be met. These include Statement Messages and Inserts, to be sent at least 90 days, 60 days and 30 days prior to launching the ADS service.

Additional information

For additional information, please consult: Products & Services / Electronic Commerce / Verified by Visa / Implementation Guides / 3D Secure Issuer Guide Activation During Shopping, v.1.0 on Visa OnLine (VOL).