Mandatory CVV Capture for Card Not Present Transactions

Visa Canada has introduced changes that require the **mandatory** capture of the Card Verification Value (CVV) when processing Card Not Present transactions, such as website, mobile application and telephone orders. TD Merchant Solutions has implemented this change across **all** payment card types. Adding this additional security measure helps support fraud prevention and will also help to mitigate instances of disputed transactions.

Note: There is no change to the requirements for processing mail-order transactions.

To ensure you are CVV compliant, you **must** update your payment acceptance to make CVV capture and submission mandatory for all TD Online Mart and telephone order payment transactions.

Important: Any payment transactions processed on your TD Online Mart Account that does not capture CVV will fail. Additionally, any telephone payment transaction processed on your TD POS device/solution that does not include the CVV may fail.

To help you better understand the changes and how they may impact you, review the CVV Capture Instructions located below.

If you have any questions regarding the information above, please contact a TD Merchant Solutions Specialist at 1-800-363-1163.

CVV Capture Instructions

TD Online Mart - 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:
Custom Checkout	Yes	
		• 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 must contact your website or shopping cart provider to implement and deploy the required upgrades to your process to make CVV capture mandatory **prior to September 30, 2018**.
Creating a Recurring Payment Profile	Yes	1. You must now 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.

Payment Processing Method	Is CVV required?	What do you have to do?
Creating a Secure Payment Profile	Yes	1. You must now 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)	Not Applicable	• CVV capture is not required when processing digital wallet transactions. • There is no additional action required.

TD Online Mart - 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	Yes	1. You must now manually enter the CVV in the appropriate field for the initial payment transaction **only**. **Important**: If you have customized the web terminal, you will also need to add the CVV field to the form: • In the menu on the Online Member Area, click 'configuration' and then 'terminal configuration'. • On the 'terminal configuration' page, mark the 'CVV' field.
Creating a Recurring Payment Profile	Yes	1. You must now manually enter the CVV in the appropriate field for the initial payment transaction **only**. All subsequent recurring payment transactions must not include a CVV. **Note: Storage of the CVV is prohibited.**
Creating a Secure Payment Profile	Yes	1. You must now manually enter the CVV in the appropriate field for the initial payment transaction **only**. All subsequent recurring payment transactions must not include a CVV. **Note: Storage of the CVV is prohibited.**
Batch File Processing	No	• CVV capture is not required when processing digital wallet transactions. • There is no additional action required.

Face-to-Face (Card Present)

Payment Transaction Process	What do you have to do?
If you or your customer completes transactions using any of the following card-present/face-to-face options: 1. Inserting their payment card into the POS device. 2. Tap their payment card at the POS device. 3. Waving their smartphone at the POS device. 4. Swiping their payment card in the POS device (for cards without chip). 5. Entering the payment details through the TD Interactive Voice Response (IVR) Telephone solution.	• CVV is not required to be captured when processing card-present/face-to-face transactions. • There is no additional action required.

Mail Order (Card Not Present)

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. • CVV is prohibited and must not be requested on any form.

Telephone Order (Card Not Present)

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.

TD POS Device / Solution Type	TD POS Device/ Solution	Is CVV required?	What do you have to do?
Desk / Counter Terminal	TD Desk 5000 TD iCT250 Generation Portal Generation All-In-One Shared POS Freedom IV	Yes for all	You must now: 1. Collect the CVV number from each customer. 2. Follow the prompts to manually enter the CVV into your TD POS device/solution.
Wireless (Short Range / Long Range)	TD Move 5000 iWL252 iWL255 Generation WiFi Generation HSPA Freedom V	Yes for all	You must now: 1. Collect the CVV number from each customer. 2. Follow the prompts to manually enter the CVV into your TD POS device/solution.

TD POS Device / Solution Type	TD POS Device/ Solution	Is CVV required?	What do you have to do?
Mobile	Mobile POS	Not Applicable	• Mobile POS does not have the capability to accept card not-present transactions. • There is no additional action required.
Interactive Voice Response (IVR) Telephone	TD IVR POS	Not Applicable	• IVR POS does not have the capability to accept card not-present transactions. • There is no additional action required.
Integrated Solution	TD Integrated Solution	Yes	• You must now ensure your existing software for your TD solution is updated to allow CVV to be captured. • Contact your POS solution and/or middleware provider and direct them to update your software with CVV compliant software.

TD POS Device / Solution Type	TD POS Device/ Solution	Is CVV required?	What do you have to do?