

## Contactless Response Codes Supporting PSD2 SCA Requirements Available for Activation for POS Acquirers in the EEA

Europe | Acquirers

Visa Network; V PAY; Europe Processing



**Overview:** As announced in the 14 March 2019 edition of the *Visa Business News*, Visa's strong customer authentication (SCA) host-based solution for contactless payments in the European Economic Area (EEA) is live in the VisaNet Integrated Payment (V.I.P.) System. To encourage early adoption of new response codes, Visa is waiving activation project costs for acquirers.

**Effective 14 September 2019**, contactless payment transactions in the EEA will be within the scope of the SCA requirements introduced with the revised Payment Services Directive (PSD2) provisions. As announced in the 14 March 2019 edition of the *Visa Business News*, to enable SCA to be effected via a host-based solution, Visa introduced two new authorization response codes (1A and 70), which will help the payment ecosystem achieve an optimal and frictionless cardholder experience.

As a part of Visa's SCA host-based solution, Response Codes 1A and 70 are now implemented in the V.I.P. System and are available for activation by acquirers within their host systems. Visa believes that some European issuers will start to use these response codes in full production beginning 14 September, and possibly earlier in a pilot mode. **Visa therefore strongly recommends that POS acquiring clients set up an activation project with Visa as soon as possible.** This will allow a smooth transition to the SCA requirements for contactless payments in the EEA and mitigate unintended transaction declines.

To encourage early activation, Visa will waive project costs for acquirers opening an activation project **before October 2019**, at which time the new codes will be included as part of the Business Enhancements release. Clients that have already completed projects will receive a refund.

For full details, please refer to the [Visa Europe Contactless—Terminal Requirements and Implementation Guidelines Version 1.5](#). Visa contactless terminal testing has been updated to align with the revision to this document. Clients are strongly advised to test terminals utilizing the latest version of the Visa contactless test tools (VpTT).

### For More Information

Merchants and third party agents should contact their acquirer.

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