

## Frequently Asked Questions

Visa Token Service & Web Browser Autofill

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### Background

Visa is introducing their Visa Token Service (VTS) to web browsers for improved security and consumer experience on card-not-present (CNP) transactions. Merchants globally could begin seeing tokenized transactions within Google Chrome beginning Q1 2023, when Visa begins its full rollout of the VTS functionality for U.S. cardholders.

### Country/region scope

Question:	Answer:
1. In which markets will Visa token autofill solution be available?	Visa browser autofill for tokens is available for Google Chrome and Android users in the U.S. Merchants globally can receive these token autofill transactions from Google and Android users located in the U.S.
2. How will the transactions from the participant region be identified (merchant location, user's browser location)?	Visa controls which account ranges (by issuer, country, and product type) are eligible for tokenization by Google for autofill. Google will control which users are eligible based on Google account country settings and card eligibility checks via Visa.

### Rollout and timelines

Question:	Answer:
1. When will this service be in production?	Google started a production pilot in July 2023 with limited use and testing with Visa and Google employees only (no specific merchants targeted). A gradual rollout will include Chrome and Android users in the U.S. starting September throughout the end of 2022. A full rollout is expected by Q1 2023.

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### Merchant assessment

**Question:**

**Answer:**

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1. How can I determine if my business is impacted by this change?

The best way to determine whether you are impacted is by understanding how you use the primary account numbers (PAN) today and your internal processes that rely on the use of PANs. Some scenarios are:

- Are you using PANs for operational processes (e.g., customer identification, loyalty, disputes, etc.)?
    - As part of the change, if the cardholder agrees to the use of tokens in browser autofill transactions, you will start receiving a different number (Visa network token) representing the tokenized PAN. This new tokenized number may vary for the same customer depending on the browser used to submit the transaction. You may need to implement other mechanisms to identify your customers.
  - Do you use Visa Account Updater (VAU)?
    - The account updates are received through the VAU service by the entity requesting the token – in this case, the browser. You will not receive account updates through the VAU service for transactions tokenized by the browser.
  - Do you use PANs to process on-site returns?
    - You might need to implement other mechanisms to identify the customer if you are relying on the PAN included in the transaction to process an on-site return.
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### Participation in the service

Question:	Answer:
1. What do I need to do to participate in this service?	You do not need to do anything to participate in this service. All merchants are opted in for the service by default.
2. If I prefer to be removed from the service, how can I do so?	<p>Please send a request to <a href="mailto:MS_OptOut_Browser_Autofill@jpmorgan.com">MS_OptOut_Browser_Autofill@jpmorgan.com</a> if you prefer not to participate in the service. However, if you have a direct Visa relationship, you must submit a request to <a href="mailto:VTSTAM@visa.com">VTSTAM@visa.com</a>.</p> <p>The following information must be included in your request to either email addresses:</p> <ul style="list-style-type: none"> <li>• Merchant Name(s)</li> <li>• Merchant URL(s) for their web pages that include payment credential entry forms</li> <li>• Merchant App Package/Bundle ID(s), if applicable (an Android or iOS application ID)</li> <li>• Merchant Token Requestor ID(s) (TRIDs), if applicable</li> </ul>
3. If I'd like participate again in the service, how can I do so?	<p>To opt back in the service, you must send a request to <a href="mailto:MS_OptOut_Browser_Autofill@jpmorgan.com">MS_OptOut_Browser_Autofill@jpmorgan.com</a>. However, if you have a direct Visa relationship, you must submit a request to <a href="mailto:VTSTAM@visa.com">VTSTAM@visa.com</a>.</p> <p>The following information must be included in your request to either email addresses:</p> <ul style="list-style-type: none"> <li>• Merchant Name(s)</li> <li>• Merchant URL(s) for their web pages that include payment credential entry forms</li> <li>• Merchant App Package/Bundle ID(s), if applicable (An Android or iOS application ID)</li> <li>• Merchant Token Requestor ID(s) (TRIDs), if applicable</li> </ul>
4. How much time will it take for Visa to process my request?	Visa will request your process within 10 business days.

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Question:	Answer:
5. If I opt out of the service, will cardholders be able to use credit cards they previously saved in Google Chrome?	If you opt out, the tokenized credential will not be autofilled by the browser in the payment form. The cardholder will be able to autofill their PAN instead.
6. Does one opt-out request cover all my acquirer relationships?	Yes. However, if there is a specific URL that varies from one acquirer to the next, you might need to request multiple URL opt-outs.
7. Does one opt-out request cover all browsers that Visa may engage with in the future?	Yes. Once you opt out of the service (based on the URL provided), it will apply to all browsers participating or that may participate in the future.
8. What is the extent of the URL opt-out/in?	Opt-out will be based on the primary URL of the checkout page that contains the payment card entry forms/fields. Opt-out logic will consider subdomains, but anything beyond the top-level domain (e.g., .com, .NET, .ca, etc.) will be truncated.
9. What is the impact for payment facilitators (PAYFACs) when opting out/in?	<p>In a multi-merchant or PAYFAC scenario where the sub-domain plus domain is not merchant-specific, the PAYFAC/domain owner must submit the following criteria to have a URL opted out of browser autofill:</p> <ul style="list-style-type: none"> <li>• Merchant name(s)</li> <li>• Merchant URL(s)</li> <li>• Merchant App Package ID(s) if applicable</li> <li>• Merchant TRID(s) if applicable</li> </ul> <p>Most multi-merchant solutions will have two options for opting out URLs:</p> <ol style="list-style-type: none"> <li>1. Full opt-out or opt-in, depending on the facilitator's business model</li> <li>2. Create a subdomain for all customer who wish to opt-out or opt-in. There will be merchant participation required in this process</li> </ol>

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### Documentation and communications

Question:	Answer:
1. Has this change been communicated?	<p>Relevant updates were communicated in 2022 through the Payment Brand Changes – U.S. page. Previous announcements can be found through these links:</p> <ul style="list-style-type: none"> <li>• <a href="#">Information on the Autofill program</a> <ul style="list-style-type: none"> <li>○ June 2022 – Visa® Token Service &amp; Web Browser Autofill</li> </ul> </li> <li>• <a href="#">Token interchange rates</a> under Visa® Interchange Updates           <ul style="list-style-type: none"> <li>○ April 2022 – Interchange Rate Updates for Cardholder Credit Fee Programs</li> <li>○ April 2022 – Updated Interchange Fee for Specific Merchant Segments</li> </ul> </li> </ul>

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### Processing and program details

Question:	Answer:
1. Autofill is already an existing service that's being supported. What's new?	<p>Many browsers today already have a primary account number (PAN) autofill solution. Visa has now enabled the capability for browsers to use Visa network tokens instead of PANs for autofill functionality. Web browsers will have the capability to replace PANs with Visa network tokens, which will provide browsers the ability to autofill cardholders' tokenized credentials, including the token, token expiration date and three-digit Dynamic Token Verification Values (DTVV), at participating merchant card entry forms.</p>
2. Is this supported for both Visa Credit and Visa Debit?	<p>Tokens will be provisioned to Google Chrome if the funding source is credit and provisioning is supported by the issuer (consumer and commercial included). The focus is on credit for the near future. Visa will determine the timing of enabling tokenization of debit credentials.</p>
3. What browsers are participating in this service?	<p>This service will be available during launching in the Google browser for Chrome and Android users in the U.S.</p>

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Question:	Answer:
4. Does autofill work in hosted pay pages/forms?	<p>Yes, autofill works with hosted pay page forms. Considerations when opting-out hosted pages may include:</p> <ul style="list-style-type: none"> <li>• Opt-out will be based on the primary URL of the checkout page that contains the payment card entry forms/fields</li> <li>• Opt-out logic will consider sub-domains, but anything beyond the top-level domain (e.g., .com, .NET, .ca, etc.) will be truncated</li> </ul>
5. How will I know if I am receiving a token instead of a PAN?	<p>You will not know if the credential received is a token or a PAN since the token follows a similar structure as a PAN (16-digit number).</p>
6. If I require cardholder verification value (CVV) and the customer uses their tokenized card, would I see if the CVV was received/validated? And in the response message, would I get a "CVV Match/No Match"?	<p>To ease merchant integration of token into their processing environment, Visa will temporarily begin verifying CVV in token transactions. For this feature, if a CVV is present in a token transaction, the CVV validation will be performed by Visa using issuer designated CVV parameters. The CVV value will not be forwarded to issuers for validation.</p> <p>This validation will only be performed in the U.S. for a transitional period and may be discontinued at any time.</p>
7. Will tokenized transactions have a cryptogram?	<p>Yes, cardholders will no longer need to enter their CVV. The browser will populate the DTVV field if the merchant requests CVV.</p>
8. Are the tokens going to be dynamic or static?	<p>It will be a single/static token used across all merchants in a determined browser. However, since each browser will have its own Token Requestor ID, token credentials for the same PAN will vary by browser across merchants.</p>
9. Will the token format include the same last 4 numbers as the PAN?	<p>No, there are different Bank Identification Number (BIN) ranges defined for tokenized transactions.</p>

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### Interaction with other products and programs

Question:	Answer:
1. If I am already using a token service, why do I need to convert to network tokens if Google is also doing it?	For this service, Google is the token provider. It is still ultimately a decision of the cardholder whether they will allow the browser to tokenize a previously stored autofill credential. This means that the browser does not necessarily tokenize all transactions.
2. Will these transactions meet the requirements for Visa's Digital Authentication Framework (DAF)?	No, autofill does not meet data requirements for DAF. To qualify for DAF, transactions need a traditional Token Authentication Verification Value (TAVV), and Google token autofill only has Dynamic Token Verification Value (DTVV).
3. Will I benefit from liability shift if tokenized and authenticated through the browser?	You will not benefit from liability shift for token transactions facilitated by browser autofill since they do not meet DAF eligibility criteria, unless 3D Secure (3DS) is also performed. Browser autofill tokens will have an Electronic Commerce Indicator (ECI) of 07. If 3DS is also performed, they may qualify for ECI 05.
4. Can merchants still use BIN files to obtain more information about the card?	Yes, network token ranges are included in BIN files.
5. How would this affect merchants utilizing Visa Account Updater (VAU) today?	<p>The tokens received from Google Chrome will not be available for updates via VAU (batch or real-time). The tokens will receive Life Cycle Management (LCM) updates within the VTS (Visa Token Service) vault. However, these updates (e.g., a new expiry date) will be provided from VTS to the browser as the token requestor – not to the merchant who has stored the credential on file.</p> <p>Merchants who can be enabled for credential-on-file (COF) tokenization through JPMorgan Chase will be able to request a new COF token from the browser-provided token. This will provision a new COF credential using the merchant's TRID (Token Requestor ID) and establish LCM updates through JPMorgan Chase.</p>

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Question:	Answer:
6. How do autofill transactions impact the CIT/MIT framework?	The CIT/MIT framework remains unchanged. The only difference is that the underlying card is now a token instead of a PAN.
7. Can I use these tokens for card-on-file transactions?	You can store and use the autofill network token like a PAN for future merchant-initiated transactions or customer-initiated transactions. You may also use it to request your own merchant COF token if you are a COF token requester.
8. Can I use these tokens for recurring payments? Will Visa allow the recurring transaction to be submitted without a previous TID?	You can perform recurring transactions using an autofill token in the same manner as PAN, with or without original TID. Also, a cryptogram is not mandatory for transactions with an autofill token.
9. What is the impact of the use of a Global BIN file in terms of identification of various products (debit/credit, prepaid, etc.)?	No additional impact since the Global BIN file already consider token transaction events today. You will be able to identify products associated with these autofill tokens as they do today with any token.
10. Do autofill network tokens have the ability to do refunds and partial authorizations?	Yes, autofill network tokens will have the same functionality to support refunds and partial authorizations as PANs.

## Token interchange benefits

Question:	Answer:
1. What is the merchant interchange rate benefit?	<p>Merchants participating in the service may benefit from the discounted interchange rates for CNP tokenized transactions introduced by Visa in April 2022. Additional information related to the interchange rates can be found below:</p> <ul style="list-style-type: none"> <li>• <a href="#">Token interchange rates</a> under Visa® Interchange Updates               <ul style="list-style-type: none"> <li>○ April 2022 – Interchange Rate Updates for Cardholder Credit Fee Programs</li> <li>○ April 2022 – Updated Interchange Fee for Specific Merchant Segments</li> </ul> </li> </ul>



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### Scenarios and use cases

Question:	Answer:
<p>1. When saving a card with the browser's token autofill solution, what is the user experience when doing transactions through multiple devices?</p>	<p>Customer experience may vary depending on the device and the browser used to process the transaction. If the customer is using a Google browser through Chrome and Android, the same token credentials can be used in the merchant payment form from both devices. However, if the customer is using different browsers either with the same device or a different device for a transaction for the same merchant, different token credentials will be used to autofill the merchant payment form.</p>
<p>2. If the customer has multiple cards available to use, how would they know which DTVV they need to use (if the merchant requests the CVV)?</p>	<p>If you would like to request for CVV, the browser will detect the CVV prompt and autofill the field with the DTVV. Visa will not decline an autofill network token transaction if the cardholder enters the PAN CVV.</p>
<p>3. What if I already use a token service, how will this work?</p>	<p>You do not need to identify whether they have an autofill network token. With cardholder consent, you may provide a COF token using the autofill network token details, in the same manner as you would with PAN details. You may provide PAN source: Credential-on-File, Manually Entered, or Token for Token. Visa will identify when an autofill network token is provided and specify Token for Token as the PAN source in the provision token messages to issuers. If you do not opt out, then you would likely tokenize a network token.</p>