2023 | Volume 4

Visa Acceptance Solutions

Product bulletin

Welcome to the Cybersource Product Bulletin. This edition includes product enhancements, mandates, and timely support updates you may need to know about. We've also included important information that can help you manage your payment operations more efficiently.

VISA Acceptance Solutions | cybersource A Visa Solution

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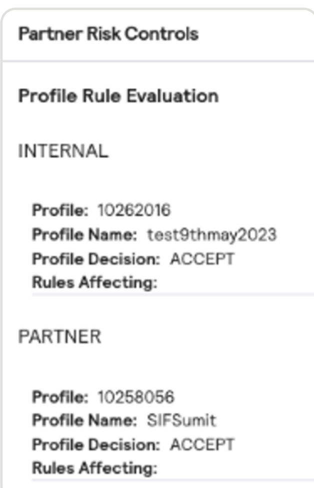
Transaction Details page: Partner Risk Controls

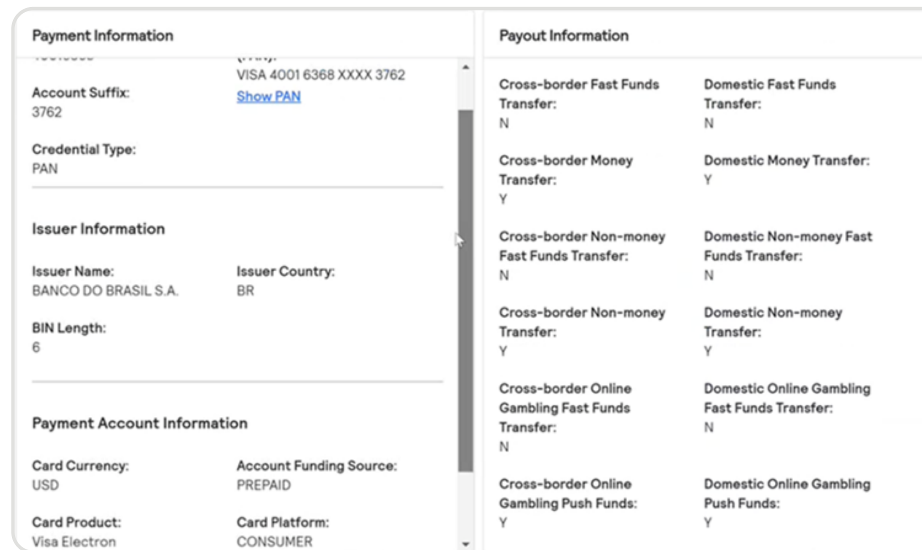


Cybersource is pleased to announce a new Partner Risk Controls card has been added to the Transaction Details page. The Partner Risk Controls card displays incoming transactions that are marked using the risk rules that you select. This information identifies the rule that is responsible for rejecting a specific transaction (as shown below). You can add this card using the edit layout feature on the Transaction Details page (as shown to the left, for illustration only).

Transaction Details page: Bank ID number (BIN) lookup transactions

The BIN Lookup Service provides payment card account information based on a bank identification number. The BIN is a six-digit or eight-digit card number prefix that is assigned by a payment card company.

Now, you can view BIN lookup transactions on the Transaction Details page in the Business Center (as shown below, for illustration only).



Check out the [BIN lookup REST API Developer Guide] for more information.

Managed ISV: two new releases

- **Cybersource for NetSuite Version 23.3.1**
- **Cybersource cartridge for Salesforce Commerce Cloud**

Cybersource for NetSuite Version 23.3.1

Cybersource is pleased to announce a new Cybersource NetSuite Version 23.3.1 bundle. This release supports:

- Pay by Link company name
- Hold transaction reason codes multi-select field
- Auto-cancel pending Secure Acceptance invoice payments
- Processing multiple captures with the payment instrument setting set to off

This release also includes these new functions:

- Processes Mastercard Level III sales transactions using TSYS payment solutions
- Support for special characters for the REST API
- Calculates the subtotal for Pay by Link
- Removes the unexpected token in the JavaScript Object Notation (JSON) user event script

Cybersource cartridge for Salesforce Commerce Cloud

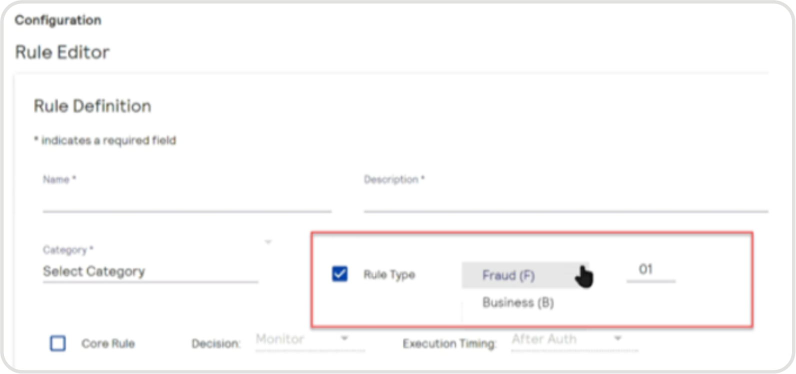
Check out the new release that includes Microform Version 0.1.1, updated from Version 0.4.

Decision Manager: two new releases

- **Rule Editor: new fraud or business rule type designation**
- **Case Details page: new marking elements and increased case marking notes characters**

Rule Editor: new fraud or business rule type designation

Cybersource recently released new fraud and business type definitions to the Rule Editor. This release enhances your ability to analyze the effectiveness of fraud strategies with more accuracy. It also allows you to isolate business rules that could inflate the reject or review rates. Inflated rates make it more difficult to determine true fraud rates and to manage fraud strategies (as shown below, for illustration only).



Case Details page: new marking elements and increased case marking notes characters

Recently, Cybersource updated the Case Details page to display marking elements and increased the case marking notes from 225 to 4,000 characters.

This update displays the data points that are marked as suspect in the Marking History record card view (as shown below). A marked as suspect transaction will be added to the Marking History record to indicate the data points that are added to the negative list.


Marking History

History	Date	Reason	User	Notes	Affected Order Elements
Remove from History	May 23 2022 01:08:24 PM PDT	-	chrholme	-	Account, Email, Address
Mark as Suspect	May 23 2022 01:07:07 PM PDT	Suspected	chrholme	-	Account, Email, Address

Your organization may have requested the ability to view the elements that have been added to the negative list when using the marked as suspect status on the Order/Case Details page. This includes account, address, email and device fingerprint. This update will help you identify all of the data elements you need to clear from your negative list so you can view all of the data points that are manually marked. The page also displays the elements that were removed from the negative list when you're using the remove from history function on the same transaction.

Rule-Based Payer Authentication (RBPA): end-of-sale

Rule-Based Payer Authentication in 3-D Secure Version 1 has been classified with an end-of-sale status on August 1, 2023. Version 1 has been updated to the new EMV®3-D Secure[1] protocol, also known as 3-D Secure 2.x.

Current RBPA customers can continue to use the product until October of this year.

Mastercard new mobile-point-of-sale (mPOS) indicators in authorization and clearing messages

Mastercard introduced new mPOS indicators in authorization and clearing messages to differentiate between software-based and hardware-based mPOS terminals and supported PIN entry. The new indicators allow acquirers and issuers to differentiate between software-based and hardware-based mPOS solutions. Software-based mPOS solutions allow you to use your mobile devices to accept contactless transactions, with or without PIN entry, which reduces the cost of payment acceptance.

We are compliant with this mandate. Your partners can process their software-based mPOS solution (tap-on-phone) using VisaNet and Visa Platform Connect as a processing gateway in compliance with this mandate.

Mastercard's implementation details require acquirers to identify and send this information in authorization requests:

- **A value of 3 for mPOS software-based PIN entry capability in DE 22 (Point-of-Service [POS] Entry Mode) and sub-field 2 (for POS terminal PIN entry mode)**
- **DE 48 for additional data (private use) and new sub-element 21 for acceptance data**

[1] EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.