

ELAVON, POB 466, Brighton, BN50 9AW

12<sup>th</sup> January 2009  
CVV2 UK

Dear Customer,

**Announcing the VISA Europe CVV2 mandate for all 'Card not present' (CNP) transactions (VE 4008), your MID: 1234567890**

We are writing to inform you that all merchants who process 'Card-not-present' transactions are required to comply with the above VISA mandate. Our records show you are carrying out 'Card-not-present' transactions and are therefore must comply with this VISA mandate by March 1<sup>st</sup> 2009.

The CVV2 value is used to verify that a cardholder is using a genuine VISA card that is linked to a legitimate account. CVV2 values are found on the reverse of all VISA debit and VISA credit cards and should be authenticated by you in real time during the authorisation request process. As well as meeting the VISA mandate, authenticating this value at authorisation time will also:

- Reduce the risk of fraudulent card activity,
- Give your customers added peace of mind when buying your goods or services and
- Provide you with additional chargeback protection rights

In order to comply with the payment card industry data security standard (PCI DSS), Merchants must ensure that the CVV2 data is not retained after authorisation has been requested.

Elavon Merchant Services is committed to assisting you in meeting your compliance obligations and to help you process your card payments in the most secure way possible. Please refer to the following link for further information (FAQ, VISA Guide to CNP processing): [www.elavonms.com/cvv2](http://www.elavonms.com/cvv2)

**What should you do now?** If Elavon has provided you with your terminal, you need only to remind your staff to always enter the CVV2 code when prompted. If however you use a 3<sup>rd</sup> party system to process card payments, you should contact the 3<sup>rd</sup> party directly for assistance in implementing this mandate. If you believe you are already processing CVV2, please verify your system settings as our records do not currently show this.

Elavon Merchant Services strive to provide an impeccable customer service and the very latest in secure and compliant payment solutions. If you have comments in respect of this communication, please contact Elavon customer service on 0845 850 0195 (UK & NI).

We appreciate your business and look forward to continuing to serve your payment processing needs.

Yours faithfully



**Garreth Dorree**  
Head of European Operations  
Elavon Merchant Services