

Encryption Policy Revised for Verified by Visa Transactions

AP, Canada, CEMEA, LAC, U.S. | Acquirers, Issuers, Processors, Merchants, Agents



Overview: To increase security for Verified by Visa transactions, Visa is updating its connection and encryption policies.

To enhance security and align with the recent Payment Card Industry Security Standards Council (PCI SSC) bulletin on migrating from Secure Sockets Layer (SSL) and early versions of Transport Layer Security (TLS), Visa will update the Verified by Visa encryption policies.

Currently, Verified by Visa merchant server plug-in and access control server providers connect to the Visa Directory Server and the Authentication History Server using various versions of TLS and Rivest Cipher (RC) encryption.

- **Effective 31 March 2016**, Visa will not allow RC4-encrypted connections to any Verified by Visa hardware.
- **Effective 30 June 2016**, Visa will enable the use of TLS versions 1.1 and 1.2 encryption for all Verified by Visa hardware.
- **Effective 30 June 2018**, Visa will disable the use of TLS version 1.0 and require that secure connections to any Verified by Visa hardware use TLS version 1.1 encryption or higher.

Mark Your Calendar:

- RC4-encrypted connections not allowed to any Verified by Visa hardware **(31 March 2016)**
- TLS versions 1.1 and 1.2 enabled on all Verified by Visa hardware **(30 June 2016)**
- TLS version 1.1 or higher required to connect to Verified by Visa hardware **(30 June 2018)**

Note: To protect the integrity and security of the payments system, Visa reserves the right to disable any connections that use legacy encryption methods.

Additional Resources

Documents & Publications

[Bulletin on Migrating from SSL and Early TLS: A Resource Guide from the PCI SSC](#)

Online Resources

Visit the [Verified by Visa](#) section at Visa Online.

For More Information

Contact your Visa representative. Merchants and third party agents should contact their issuer or acquirer.

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