

TPA OPERATIONS BULLETIN



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Digital Wallet Best Practices Guide Updated for Merchants

The attached ***Digital Wallet Guidelines for Merchants*** has been updated by Visa. The best practices guide is for merchants planning to integrate their e-commerce operations with a digital wallet service provider. The guide provides recommendations for a smooth, secure integration with a new generation of service providers that facilitate payments through mobile devices and Web interfaces.

Digital wallets have continued to evolve rapidly. New offerings from both large and small vendors provide merchants with more options for digitizing payments than ever before, and this trend is likely to continue for the foreseeable future. While digital wallets bring new capabilities for merchants, they may also create new challenges related to fraud prevention and service provider integration. Merchants should be aware that integrations can vary widely between solutions, and that problems can be avoided by following basic principles, such as:

- Continuing to protect sensitive cardholder data
- Carefully analyzing internal and external fraud controls
- Adhering to technical integration specifications

The updated best practices guide includes a more generalized definition of a digital wallet, clarification on data protection and clarification on fraud controls. ISOs are encouraged to share this guide with their merchants.

If you have questions regarding this communication please contact a member of the Relationship Management Team.

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