# Cybersource Product Note





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#### Revision

February 2024

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## Cybersource Product Notes

Welcome to the Cybersource Product Notes for February 2025.

#### **Announcements**

These are the announcements for February 2025.

#### Important: SCMP Now Requires HTTPS

Starting in January, Cybersource has enabled HTTPS (port 443) communications between payment clients and endpoints. Customers are now required to transition to HTTPS. The HTTP endpoint will be decommissioned later this year. SCMP Endpoints:

- http://ics2.ic3.com:80: HTTP endpoint, will be decommissioned later this year
- https://ics2.ic3.com:443: HTTPS endpoint, currently available

#### Java Implementations

The Java SCMP client supports HTTPS. To update your client to use HTTPS, you need to change your communication protocol from HTTP (port 80) to HTTPS (port 443).

#### Non-Java Implementations

The C and C++, ASP, .NET, or Perl SCMP clients do not support HTTPS. You need to convert to use either the Simple Order or REST API. If you are using one of these clients, you need to complete one of these steps:

- · Rewrite your code to use the REST API using the REST SDK.
- Rewrite your code to use the Simple Order API using the Simple Order SDK.

#### HTTPS with Java Clients

These instructions help you transition your payment system to send and receive HTTPS Simple Order API transmissions using Java:



#### You must use Java 8 or later to implement this change.

Update JDK Properties Update these properties in the JDK:

- serverURL=https://ics2.ic3.com:443/
   This property triggers the SCMP client to use an HTTPS connection.
- useJdkUrlConnection=true
   This property triggers the SCMP client to use the JDK URL connection. It is required for HTTPS to run.

#### HTTPS with Non-Java Clients

To transition your payment system to send and receive HTTPS transmissions using Simple Order API, follow the SCMP to Simple Order Conversion Migration Guide.

#### Important: SOAP Toolkit Update

As part of ongoing security enhancements, we are planning to upgrade SOAP API authentication to P12 authentication. This upgrade is currently available for Java, C#, and PHP. For instructions, read the P12 Authentication Upgrade for SOAP Keys Migration Guide.

#### Bin Lookup Service 2.0

Products Included: BIN Lookup

Region/Country: Global

Expected Release Date: Currently in Limited Availabilty

The BIN Lookup Service 2.0 for the production environment is currently in Limited

Availability and moving toward a general release.

Earlier, anyone with access to the Developer Center using credentials for the testing environment could use the same credentials to access the Limited Availability version of BIN Lookup Service 2.0 with or without a contract.

The following access changes have been implemented for the production environment:

- Merchants who use the BIN Lookup Service 2.0 without any agreement or pricing sheet will no longer be able to use the BIN Lookup Service 2.0.
- Merchants and resellers who use the BIN Lookup Service 2.0 with a contract may continue to do so, and they might be able to for new features when their agreements and policies allow it.

Merchants and resellers who were migrated to the BIN Lookup Service 2.0 from the BIN Lookup Service 1.0 will experience no change.

The BIN Lookup Service is currently in Limited Availability and accepting merchants who are open to signing up with an agreement that includes pricing. The availability of

networks is currently limited to Visa, Discover, AmEx, and Meeza. BINBase is used for supplementary data.

The next update will include improvements to user experience in the Transaction Details page of the Business Center. If a section does not have data available, it will not appear on the details page of that transaction. However, if data is available and the service is enabled, the relevant information will be displayed in the relevant section.

# Upcoming Change to Cybersource Customer Support Email Notifications

Products Included: Customer Support Email Notifications

Region/Country: Global Release Date: February 2025

Some notifications previously sent from *donotreply@support.cybersource.com* will be sent from *donotreply@notifications.visaacceptance.com* with new branding and visual style. Work with your network administrators to add this domain to your allow list so that you continue to get certain notifications.

The donotreply@notifications.visaacceptance.com address will communicate security alerts, major changes and service updates, and other important notifications. Automated notifications regarding certificate expirations will continue to come from donotreply@support.cybersource.com, so do not remove this domain from your allow list. Important notices regarding service interruptions or outage notifications are handled by our Support Status Page at <a href="https://status.cybersource.com/">https://status.cybersource.com/</a>. This Status page and the emails generated from the page are Cybersource's primary way of informing you of significant events. We strongly recommend that all interested parties visit the Support Status Page and sign up to get those notifications from this platform.

To request notifications from the Support Status Page:

- 1. Navigate to https://status.cybersource.com.
- 2. Click Manage Subscriptions.
- 3. Enter your email address and click Subscribe via Email.

  A confirmation email will be sent to the email address you entered.
- 4. Respond to the email message, confirming that the address is valid.
- 5. Return to the status page and use the Manage My Subscriptions button to subscribe or unsubscribe to the topics that interest you.

#### Payer Authentication Migration

Products Included: Payer Authentication

Region/Country: Global Expected Release Date: TBD As part of Cybersource's ongoing commitment to provide the highest level of service and availability, we are migrating additional components of the Payer Authentication service to the Visa Global Data Centers. Benefits include:

- Improved security, performance, and resiliency by maximizing Visa's global scale and infrastructure.
- Proactive capacity management in the Visa Global Data Centers, using advanced monitoring and trend analysis, allowing for consistent availability, especially during peaks.
- Rigorous IT service management processes and tools, which have been refined over decades and regularly audited at the highest levels of review.
- Additional product features such as updated reporting capabilities and self-service cruise credential management, including generation, rotation, and expiration of credentials.
- Future product features and enhancements will be made available through the new and enhanced connectivity.

We recommend that you begin to plan for the migration as soon as possible. Our support teams are committed to helping you through it.

Required Actions

The migration will occur in two phases. Right now, some of the dates are approximate. Precise dates will be communicated soon.

Phase One | Endpoint Migration

The first update is to change the Cardinal endpoints. Endpoint changes are required if you:

- · Use Cruise Standard integration.
- · Use Cruise Hybrid integration.
- Create your own JSON Web Tokens.
- Do not use the Payer Authentication Setup Request (pa\_setup).

## New Boarding Validation Rules

Beginning February 12, 2025, new validation rules were implemented to prevent payment account numbers and other sensitive information from being entered into the organization ID field during the Merchant Boarding process. The organization ID is the ID that merchants use to log into the Business Center and access the APIs. This added security enhancement aims to provide an additional layer of protection for your data during the merchant onboarding process.

## Features Released in January and Febuary

## Enabling Multiple Captures with One Authorization on the SIX Processor

Products Included: Payments Region/Country: Global Release Date: January 2025

The SIX processor now allows customers to purchase multiple goods with one basket and after checkout have each item billed separately through a capture. This feature allows merchants to list each purchased item on the customer's credit card statement. This feature also supports split shipments. Split shipments allow merchants to take orders for multiple items and then capture payments for each item as it ships to the customer. It is especially useful for online transactions when a customer orders multiple products located in different warehouses, or when part of the order is back-ordered. No merchant configuration fields are required to enable multiple captures on the SIX gateway. However, these two fields should be added to captures to indicate the use of multiple captures:

**REST API Fields** 

- processingInformation.captureOptions.captureSequenceNumber
- processingInformation.captureOptions.totalCaptureCount

#### SCMP API Fields

- · capture\_sequence
- · capture\_total\_count

#### Simple Order API Fields

- ccCaptureService\_sequence
- ccCaptureService\_totalCount

# Enabling Split Shipments on the Chase Paymentech Salem Processor

Products Included: Payments on Chase Paymentech Salem

Region/Country: Global Release Date: January 2025

Merchants using Chase Paymentech Salem can use split shipments. With split shipments, merchants can take orders for multiple items and then capture a payment for each item as it ships to the customer. This feature is especially useful for online transactions when a customer orders multiple products that are located in different warehouses, or when part of the order is back-ordered.

## Merchant Boarding Support for OmniPay Direct Processors on Visa Acceptance Platform

Products Included: Visa Acceptance Platform

Region/Country: European Union and Great Britain

Release Date: January 2025

We have enabled merchant boarding support for OmniPay Direct processors on the Visa Acceptance Platform. This update includes the ability to add and update portfolio and merchant information by using the Boarding Creation Tool in the Business Center or by using the API.

# Support Display of Alternative Payments Line Items in Reseller Invoices and Reporting

Product: Payments Region/Country: Global Release Date: January 2025

Resellers can view Alternative Payments line items (for example, sales, refunds, and chargebacks) in invoices and reports from Cybersource. In addition, the existing transactions-breakup CSV file now includes the Alternative Payments transaction breakup information.

#### Microform Support for US ACH/eCheck

Products Included:

- Microform
- eCheck

Region/Country: United States Release Date: January 2025

Accept Check Information allows merchants to collect funds from a customer's bank account using ACH transfer (US only). Microform is now enhanced to capture sensitive check data, enabling the acceptance of ACH data in the same safe and secure manner as card transactions.

Microform replaces these check information fields in your payment input form:

- Account type
- · Routing Number
- Account Number

This feature is available exclusively in Microform v2. Clients using earlier versions of Microform must update to v2 to access these capabilities.

### Adding a Mastercard Identifier to Transaction Search and Details

Products Included: Mastercard transactions

Region/Country: Global Release Date: January 2025

Mastercard has introduced a new Mastercard Transaction Link Identifier (TLID) field. Previously, Mastercard did not include a unique identifier for identifying transactions. The TLID field can be used as a unique transaction identifier for Mastercard transactions. This transaction identifier is sent to merchants and can be used for follow-on transactions, such as capture and credit. This field is shown in the Business Center's Transaction Details and in the Transaction Search and Details API response.

### Added Support for the ProviderTransactionID Field

#### Products Included:

- · Transaction Search and Details
- Reconciliation Reports

Future Products and Services

Region/Country: Global Release Date: January 2025

The **ProviderTransactionID** field is now available to use in transaction search and reconciliation reports. It will also be incorporated in future products and services.

#### Flex Microform Simplified PCI 4.0 Compliance

Products Included: Flex Microform

Region/Country: Global

Release Date:

New field released to Sandbox: November 27, 2024

· New field released to Production: December 9, 2024

PCI DSS 4.0.1 rules go into effect: April 1, 2025

The PCI Security Standards Council has issued PCI Data Security Standard (PCI DSS) version 4.0. This standard provides a baseline of technical and operational requirements to protect account data.

Flex Microform will return the sub-resource integrity value to the merchant in the capture response in a new field called **clientLibraryIntegrity**. This value enables the merchant to validate the legitimacy of the JavaScript code loaded onto the merchant's webpage. This change is mandated in section 6.4.3 of the PCI DSS 4.0 specification.

For more information on PCI DSS 4.0 standard, go to: *pci-dss-v4-0-resource-hub*. If you dynamically parse the response payload, the addition of new fields should not affect your integration. It is important that you validate this to ensure continuity of the application as we roll out new capabilities to production.

## Kernel in the Cloud Certification to the MPoC Standard

Products Included: Kernel in the Cloud (KiC)

Region/Country: Global Release Date: January 2025

KiC software has completed certification with the PCI SSC Mobile Payments on Commercial Standard Off-the-Shelf (MPoC). This certification is a flexible mobile standard ensuring all parties involved with payment solution development adhere to a secure and consistent implementation and deployment of KiC-enabled payment platforms. KiC's MPoC solution is now publicly available. New integrations will use this standard during merchant boarding and existing integrations are required to update to this standard by April 2026.

### Message-Level Encryption Support

#### Products Included:

- Cybersource SuiteApp for Oracle NetSuite
- Cybersource for Salesforce B2B
- · Cybersource for SAP Commerce Cloud
- Cybersource for REST API for Salesforce B2B
- Cybersource for Simple Order API for Salesforce B2B
- Cybersource for Salesforce Billing
- Cybersource for Oracle Commerce Cloud

Region/Country: Global Release Date: February 2025

Message-Level Encryption is now available with the Cybersource Technical Partner

integrations listed above.

## Digital Accept Enables Debit or Credit Routing in Brazil

#### Products Included:

- Click to Pay
- · Unified Checkout

Region/Country: Brazil

Release Date: January 2025

In order to support the Brazilian market, Unified Checkout and Click to Pay now support the selection of debit or credit for consumers to support local routing options. This feature is merchant controlled and merchants make the ultimate routing decision.

## Enabling Saved Cards on Digital Accept Platforms

#### Products Included:

- Click to Pay
- · Unified Checkout

Region/Country: Global Release Date: January 2025 Customers can to choose to save their card information on merchant sites when the merchant uses the Unified Checkout platform. Merchants can store customer card information so that it can be used in future customer transactions. This enables merchants to comply with Visa and local requirements that require a customer to consent to their payment information being stored by the merchant.



#### (iii) Important

Unified Checkout and Click to Pay do not automatically retain the cardholder information. This feature indicates to the merchant only that the customer has consented to saving their payment information.

# Enabling the Tokenization of Account Funding Transactions

Products Included: Token Management Service

Region/Country: Global Release Date: January 2025

The Token Management Service enables support for Visa Token Service cryptograms required for Account Funding Transactions (AFTs). This enables AFT money movement

using Visa Network Tokens.

## Business Center Searches for Merchant Reference ID

Products Included: Business Center

Region/Country: Global Release Date: January 2025

Customers can search for merchants in the Business Center by using the merchant's

reference ID.

## Pilot Launch of Al-Generated Transaction Summary on Transaction Details Page

Products Included: Transaction details

Region/Country: Global Release Date: January 2025

When a transaction fails and you review the transaction on the Business Center's

Transaction Details page, you can now read an Al-generated summary of the failure reason

in addition to the existing reason code. The summary provides a more detailed explanation for the failure and the possible actions you can take to resolve the issue.

## Support for Mastercard's MIT Framework Added to the Cielo Processor

Products Included:

Merchant Initiated Payment Transactions with the Cielo processor

Region/Country: Brazil

Release Date: February 2025 Internal Epic Number: 9450

Cielo Merchant Initiated Transactions using Mastercard now comply with Mastercard's MIT

Framework Mandate.

Customer Impact

Mastercard charges fees for MIT transactions that do not comply with their MIT Framework. This added support ensures that customers are not charged fees when initiating MITs on the Cybersource network.

## Support for Mastercard's MIT Framework Added to the Rede Processor

Products Included:

Merchant Initiated Payment Transactions Using the Rede Processor

Region/Country: Brazil

Release Date: February 2025 Internal Epic Number: 9450

Rede Merchant Initiated Transactions using Mastercard now comply with Mastercard's MIT

Framework Mandate. Customer Impact

Mastercard charges fees for MIT transactions that do not comply with their MIT Framework. This added support ensures that customers are not charged fees when initiating MITs on the Cybersource network.

### Oracle Commerce Cloud Microform Upgrade

Products Included: Oracle Commerce Cloud and Microform

Region/Country: Global

Release Date: February 2025

Internal Feature ID: 180070

The Oracle Commerce Cloud microform is now compliant with the PCI Data Security Standard (PCI DSS) 4.0.1.

**Customer Impact** 

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and sensitive authentication data.

#### Commercetools Microform Upgrade

Products Included: Commercetools and Microform

Region/Country: Global Release Date: February 2025 Internal Feature ID: 108069

The Commercetools microform now complies with the PCI Data Security Standard (PCI

DSS) 4.0.1.

**Customer Impact** 

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications that improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and sensitive authentication data.

## Salesforce B2C Commerce REST Microform Upgrade

Products Included: Salesforce B2C Commerce and Microform

Region/Country: Global Release Date: February 2025 Internal Feature ID: 108066

The Salesforce B2C Commerce REST microform complies with the PCI Data Security

Standard (PCI DSS) 4.0.1.

**Customer Impact** 

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and sensitive authentication data.

## Salesforce B2C Commerce SOAP Microform Upgrade

Products Included:Salesforce B2C Commerce and Microform

Region/Country: Global Release Date: February 2025 Internal Feature ID: 108063

The Salesforce B2C Commerce SOAP microform is now compliant with the PCI Data

Security Standard (PCI DSS) 4.0.1.

**Customer Impact** 

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and sensitive authentication data.

#### PrestaShop Microform Upgrade

Products Included: PrestaShop and Microform

Region/Country: Global Release Date: February 2025 Internal Feature ID: 109651

The PrestaShop microform is now compliant with the PCI Data Security Standard (PCI DSS)

4.0.1.

Customer Impact

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and sensitive authentication data.

## Paze Wallet Boarding Automation Added for Partners

Products Included:

- Paze Wallet
- · Unified Checkout

Region/Country: Global

Release Date: February 2025 Internal Epic Number: 12805

The Paze wallet automated merchant boarding is now available for partners.

**Customer Impact** 

Partners, including ISVs, can now enable Paze wallets for their customers at scale.

## Updates Prosa to Support Merchant-Initiated Transactions

Products Included: Payments Region/Country: Global Release Date: February 2025 Internal Epic Number: 9116

The Prosa processor now supports merchant-initiated transactions.

**Customer Impact** 

This update enables Prosa merchants to process recurring billing transactions such as

subscriptions.

### Rule-Based Routing

Products Included: Payments Region/Country: Global Release Date: February 2025 Internal Epic Number: 7018

Rule-based routing are is available for merchants who use the Cybersource SOAP Toolkit API. Routing configurations can include the following conditions:

- · Card Brand
- Solution Type
- Funding Source
- Issuer Country
- Merchant Country
- · Domestic or Cross-Border
- ECI
- Currency
- · Card Verification
- Issuer BIN
- Issuer Name

Merchants can define up to 15 routing configurations and route them by priority. When using rule-based routing, merchants receive a processor code with the API response. Further, merchants can generate Transaction Request Reports with the InfoCode of each routing rule so that they can see which transactions were routed using the routing configurations.

Customer Impact

Rule-based routing enables merchants using multiple processors to set up a rule-based routing scheme. The scheme specifies automatically which processor to send a payment through.

## Payer Interface Upcoming Features

## Click to Pay and Unified Checkout Support for the Brazilian Market

#### Products Included:

- · Click to Pay Drop-in UI
- · Unified Checkout

Region/Country: Brazil

Expected Release Date: March 2025

Internal Epic Number: 13146

Click to Pay and Unified Checkout will be updated to support the Brazilian Market. The following changes will be added:

- In-App Authentication, this will maximize approval rates within Brazil.
- Combo Card support
- · Cadastro de Pessoas Físicas (CFP) support

#### **Customer Impact**

With these new changes, merchants can now take card payments in Brazil.

# Click to Pay to Support Automatic Cardholder Details Lookup

#### Products Included:

- · Click to Pay through Unified Checkout
- Click to Pay Drop-in UI

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 20677

This new feature allows customers to store payment account information with merchants when using Click to Pay. After customers choose this feature, the customer payment details will be automatically added to the check-out screens for subsequent purchases.

**Customer Impact** 

Customers using this feature will have a more streamlined purchase experience.

Merchants should see fewer purchases abandoned.

# Moving Name Details in Unified Checkout and Pay by Link

Products Included:

- · Unified Checkout
- Pay by Link

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 20677

When a cardholder checks out with Unified Checkout, the entry fields for first and last name will be available within the Card Details section of the form instead of within the Billing Details section.

**Customer Impact** 

By moving the cardholder name to the Card Details area, merchants will see the following benefits:

- Customers will enter their names on the same page as the card number, which is a more standard experience.
- If customers choose the automated cardholder details lookup feature, the customer details page will not appear, reducing the number of clicks the customer will experience.

# Flex Microform and Unified Checkout Added 8-Digit Card Number Prefix

Products Included:

- Flex Microform
- · Unified Checkout

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 20531

Flex Microform and Unified Checkout will now support 8-digit card number prefixes. A new optional **transientTokenResponseOptions.includeCardPrefix** REST field will enable users to select whether the Capture Context returns a 6-digit, 8-digit, or no card number prefix. To select the type of card number prefix:

- No field included: A 6-digit prefix is returned. (default)
- true: An 8-digit prefix is returned.
- false: No prefix is returned.

The following conditions apply:

- 8-digit card number prefixes apply only to Discover, JCB, Mastercard, UnionPay, and Visa brands with 16-digit card numbers or more.
- Any card with fewer than 16 digits will return a 6-digit prefix even when the transientTokenResponseOptions.includeCardPrefix field is set to true.
- Any card brand other than Discover, JCB, Mastercard, UnionPay, or Visa will return a 6digit prefix even when the transientTokenResponseOptions.includeCardPrefix field is set to true.
- If any card brand is co-branded with Discover, JCB, Mastercard, UnionPay, or Visa, an 8-digit prefix will be returned if the transientTokenResponseOptions.includeCardPrefix field is set to true.



#### ) Important

If your application does not require a card number prefix for routing or purposes, set the **transientTokenResponseOptions.includeCardPrefix** field to false. This will minimize your personal data exposure.

For more information on 8-digit prefixes, see: https://blog.pcisecuritystandards.org/8-digit-bins-and-pci-dss-what-you-need-to-know

Customer Impact

Merchants will need to determine the correct card number prefix format to use with their payment system. If no decision is made, the current 6-digit format will continue to be used for all cards and card lengths.

### Paze to be Added to Invoicing and Pay by Link

Products Included:

- Invoicing
- Pay by Link

Region/Country: Global

Expected Release Date: March 2025

Merchants will be able to offer Paze as a payment method when their customers pay by invoice or pay by link.

## Customers Will Be Transitioned to the Upgraded Recurring Billing Service

Products Included: Recurring Billing

Region/Country: Global

Internal Feature Number: 12796 Expected Release Date: March 2025

The legacy Recurring Billing service will be deprecated on the Visa Acceptance Platform at a future date. Users are asked to transition to the upgraded Recurring Billing service. This change will affect all customers using the Recurring Billing service for any merchant products or services. The upgraded Recurring Billing service takes advantage of our Token Management System (TMS).

The upgraded Recurring Billing Service will:

- Protect your customers' data with our latest technology: The new Recurring Billing solution uses TMS, which offers advanced features and supports network tokenization. Network tokenization helps boost authorization rates.
- Provide greater efficiency: The new Recurring Billing has subscription templates with plan management that simplify the creation and maintenance of subscriptions.
- Enhance the user experience: Improvements to the merchant user experience make it easier to create and maintain your subscription.
- Increase inclusion: Our latest Recurring Billing product is committed to accessible user experiences, making it easier to use for everyone everywhere.

We will reach out to you when we are ready to transition you to the new Recurring Billing service and migrate your active subscriptions and customer information. In the coming months, you will receive an email from our team that contains the steps to upgrade and the specific migration timelines.

### Echeck Token Support on Virtual Terminal

Products Included:

echeck

Region/Country: North America Expected Release Date: March 2025

Internal Epic Number: 13513

The Business Center now supports echeck transactions with TMS tokens.

**Customer Impact** 

Now, North American merchants, including e-commerce businesses and service providers, can now use TMS tokens when making echeck payments. This provides a secure and reliable method to make echeck payments.

### **Boarding Enhancements for Virtual Terminal**

#### Products Included:

Boarding

Virtual Terminal

Region/Country: North America Expected Release Date: March 2025

Internal Epic Number: 13513

Introducing the ability to enable Virtual Terminal during merchant boarding and configuration without requiring eCheck or card processing as an active product. This way, merchants can board transacting merchant accounts that are enabled for Virtual Terminal while eCheck is still in the process of being set up for the account.

If Card Processing is not enabled on the transacting MID while the eCheck product is being set up, the ability to process payments using the One-Time Payment screen is disabled. This will be communicated to users through a banner message, and the Submit button at the bottom of the One-Time Payment screen will be disabled.

Customer Impact

This enhancement enables users to get started with Virtual Terminal quickly, configure their Virtual Terminal settings, and become familiar with the tool during the eCheck enablement process.

#### Pay by Link Receipts

Products Included: Pay by Link

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 14852

Payers will see a receipt immediately at the time of payment with Pay by Link. Currently they see only a Toast message indicating their payment was successful, which can be missed.

Customer Impact

Merchants can now choose to receive either an email notification or a webhooks notification when a customer payment occurs.

## Invoice Payment Status Updates

#### Products Included:

- Invoicing
- Decision Manager

Region/Country: Global

Expected Release Date: March 2025

Merchants will see a new Pending invoice status for invoice payments that are pending review in Decision Manager. Payers will not be able to make a payment on an invoice when it is in a Pending status.

## Invoicing Email and Webhook Notifications

Products Included: Invoicing Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 14852

Email and webhook notifications will be added to Invoicing.

When email or webhook notifications are enabled, merchants will receive an email or webhook notification that provides the payment type, billing address, and shipping address when a payment is made.

**Customer Impact** 

Merchants can now use email or webhooks to streamline invoicing process.

### New Customer Support Role for Pay by Link Resellers

Products Included: Pay by Link

Region/Country: Global

Expected Release Date: March 2025

Internal Epic ID: 14852

Resellers can create a read-only Customer Support role for their support staff.

Customer Impact

This allows customer support staff to support merchants safely without the risk of making any unintended changes to the customer account.

# Bank Identification Number to Be Returned in API Response of Tokenized Payments

#### Products Included:

· Click to Pay through Unified Checkout

· Click to Pay Drop-in UI

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 12799

When you make a payment request using Click to Pay, and the response includes a Network Token and the Bank Identification Number (BIN) linked to the tokenized payment card, the BIN will also be available in the transient token. It will also appear in the Get Payment Credentials API response when using the drop-in UI.

**Customer Impact** 

This is part of the Unified Checkout Biometric Authentication (FIDO) Support feature.

### Click to Pay Registered User Feature

Products Included:

- Click to Pay through Unified Checkout
- Click to Pay Drop-in UI

Region/Country: Global

Expected Release Date: March 2025

Click to Pay users will be able to register their device, known as "trusting" their device when adding Visa cards to their Click to Pay account. This feature is already available for American Express and Mastercard payment cards used with Click to Pay.

**Customer Impact** 

Trusted devices can skip two-factor authentication when the device is used for future Click to Pay transactions. This provides a faster checkout process for customers, which increases customer usage and adoption rates.

## eCheck to be Added to Invoicing and Pay By Link

Products Included:

- Invoicing
- Pay by Link

Region/Country: Global

Expected Release Date: March 2025

Merchants will be able to offer eCheck as a payment method (in the US and Canada) when their customers make payments using an invoice or pay by link.

Customer Impact

Additional payment options increase payment volume.

### Pay By Link Merchant Branding

Products Included:

· Pay by Link

Region/Country: Global

Expected Release Date: March 2025

Merchants will be able to customize the payment page for Pay by Link with the merchant's

brand logo and color. Customer Impact

Merchant branding improves customer experience and increases brand loyalty.

# Account Funding Transactions to be Supported Through Streamline

Products Included:

· Account Funding Transactions

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Origin: 13097

With this release, merchants who process through Streamline will be able to process

Account Funding Transactions.

**Customer Impact** 

An Account Funding Transaction (AFT) is a transaction in which funds are pulled from a Visa or Mastercard account and used to fund another account. When an AFT is used independently to fund another Visa or non-Visa account, AFTs must be used only to fund an account belonging to the same individual or entity holding the account from which the funds have been pulled. For example, AFTs can be used for loading or topping up prepaid card accounts, moving funds into another financial account (such as a savings account), acting as a funding source for person-to-person (P2P) Money Transfers, or loading third-party digital wallets.

## New Mastercard Transaction Link Identifier Field

Products Included: Payments Region/Country: Global

Expected Release Date: March 2025

Mastercard introduced a new Transaction Link Identifier (TLID) to be used to identify

unique Mastercard transactions.

Customer Impact

This new field will enable merchants to:

· Track unique transactions globally.

- Align all transactions across all payment platforms across the entire transaction lifecycle.
- Reduce the need to use personally identifiable information (PII) and Primary Account Numbers (PANs) when researching historical transaction data.

## Account Verification Will Now Support Anticipated Amount

Products Included: Payments Region/Country: Global

Expected Release Date: March 2025

When merchants request an account verification, these merchants can now send an anticipated amounts field along with this request when using the Virtual Terminal. Customer Impact

The Virtual Terminal UI will include a new optional Anticipated Amount field. This field will allow merchants to validate an account and provide the anticipated amount to the acquirer. To use this new feature in the Virtual Terminal:

- 1. Select transaction type: Authorization.
- 2. Check the Pre-Authorization with Anticipated Amount box.
- 3. Enter the anticipated transaction amount into the Anticipated Amount field.
- 4. Click Submit.

# Audit Logging to be Enabled for Invoicing and Pay by Link

Products Included:

- Invoicing
- Pay by Link

Region/Country: Global

Expected Release Date: April 2025

Internal Epic Origin: 13331

The Audit Search feature of the Business Center will show audit logs for the creation and modification of invoices, as well as payment links and their settings. Audit logs can be found in the Business Center at Tools > Audit Search.

**Customer Impact** 

This release will enable portfolio users to search audit logs for actions performed in a merchants account and determine who performed those actions. It is important for resellers to know what actions were performed by the merchants themselves or by their support staff on behalf of the merchant. This enables the support team members with

read only access to safely view merchant information and support merchants by walking them through the steps they may need to take.

# Custom Merchant-Defined Data Added to Invoicing

Products Included:

Invoicing

Region/Country: Global

Expected Release Date: April 2025

Internal Epic Origin: 13335

This release enables merchants to add custom fields to the invoice payment page to collect additional information from payers at the time of payment. The fields can be added when invoices are created and edited.

**Customer Impact** 

This release provides merchants additional flexibility and can aid reconciliation.

#### Microform Payment Credential Retrieval

Products Included: Microform

Region/Country: Global

Expected Release Date: April 2025

Internal Epic Number: 15433

Allows merchants to retrieve encrypted credentials.

Customer Impact

This feature will enable customers to retrieve encrypted credentials and use them in their processing models while maintaining PCI Data Security Standards.

# Invoice Webhook Events to be Enabled Without Payer Confirmation Email

Products Included:

Invoicing

Webhooks

Region/Country: Global

Expected Release Date: April 2025

Internal Epic Number: 20680

Webhooks will be updated to send invoice events without the payer's confirmation email. Currently, when invoice emails are not sent using our platform, payments made by payers do not trigger an invoice-paid webhook event. This gap prevents resellers from automatically sending out notifications to merchants and their payers.

Customer Impact

Ensuring that merchants and their payers are promptly informed about successful invoice payments is critical for maintaining trust and operational efficiency.

### **Enabling SCA Exemptions on Streamline**

Products Included:

Payer Authentication

Region/Country: European Union Expected Release Date: April 2025

Internal Epic Number: 14551

Our Streamline connection will be updated to accept Strong Consumer Authentication

(SCA) exemptions for Payer Authentication (3-D Secure).

Customer Impact

Enabling SCA exemptions provides merchants on Streamline a way to exempt certain types of payments from EU regulations for SCA.

# PINIess Debit to Be Enabled for China UnionPay

Products Included: PINIess Debit for Payment Terminal

Region/Country: China

Expected Release Date: April 2025

Internal Epic Number:

PINIess Debit capability for payment terminals will be enabled for our China UnionPay

connection.
Customer Impact

Improved user experience for merchants and cardholders.

- · Enhanced security measures.
- Reduced transaction times.

# Enabling 3-D Secure for Card-Not-Present Transactions on the EFTPOS Gateway

Products Included: Payments on EFTPOS

Region/Country: Australia

Expected Release Date: April 2025

Internal Epic Number: 17654

3-D Secure will be enabled for card-not-present transactions through the EFTPOS

gateway.

**Customer Impact** 

3-D Secure provides additional payment security.

## Invoicing to Enable Merchants to Override Field Labels

Products Included:

Invoicing

Region/Country: Global

Expected Release Date: April 2025

Internal Epic Origin: 13337

Merchants will be able to override the default field labels when invoices are created and

edited.

**Customer Impact** 

Merchants can rename fields to suit their business needs.

## Network Tokens Being Added to Boarding Templates

Products Included:

Boarding Templates

Region/Country: Global

Expected Release Date: May 2025

Support for network token payment enablement is being added to the boarding templates

used by resellers to board merchant accounts.

**Customer Impact** 

The addition of network tokens enables merchants to offer their customers an additional

secure payment method.

## Recurring Billing Will No Longer Require a Zero Amount Authorization

Products Included: Recurring Billing

Region/Country: Global

Expected Release Date: May 2025

Zero-amount authorization is no longer required prior to using the Subscription API. To avoid a zero-amount authorization, set the **processingInformation.commerceIndicator** field to moto.

Customer Impact

Customers can now create subscriptions using the Subscription API after a customer-initiated transaction has been completed and authorization obtained without a follow-up zero-amount authorization. This will allow customers to create subscription services when using processors that do not allow zero-amount authorizations for e-commerce recurring billing transactions.

## Classic Analytics Dashboard Reaching End of Life

Products Included: Classic Analytics Dashboard

Region/Country: Global

Expected Release Date: April 2025

We are making updates to our analytics offerings and as part of these improvements, the Classic Analytics dashboard in the Business Center will no longer be available by April 2025. Users can continue accessing insights through our additional Historical Analytics dashboards, such as Authorization, Deep Decline, and Captures dashboards.

#### Microform to Extend Target Origins

Products Included: Microform Region/Country: Global

Expected Release Date: April 2025

Microform will be enhanced to provide greater flexibility for complex integrations by increasing the number of permissible origins in the **targetOrigins** field for the v2/sessions endpoint. This enhancement will benefit clients with multiple nested iframe components. Microform previously supported up to five origins within the **targetOrigins** field. We have extended this capability, allowing you to supply up to nine origins within the **targetOrigins** field for nested iframes.

If you are using five or fewer origins in the **targetOrigins** field, your existing integration will not be impacted by these changes. No updates are required.

#### If the list of origins exceeds five:

- Ensure that you compare the list of origins in the **targetOrigins** field against the location.ancestorOrigins of the browser.
- Ensure that the count of origins and their content matches in both. If any origins are absent or mismatched, the system will prevent Microform from loading and will display a client-side error message.

#### Example

```
"targetOrigins": [
"https://www.example.com",
"https://www.example2.net",
"https://www.example3.net",
"https://www.example4.net",
"https://www.example5.net",
"https://www.example6.net",
"https://www.example7.net"]
```

If your application does not require up to nine nested iframes, we recommend keeping the number of nested iframes to a minimum. This ensures optimal performance and maintainability.

## Payment Processing Upcoming Features

# Account Funding Transactions Available on the OmniPay Direct Processor

Products Included: Account Funding Transactions

Region/Country: Global

Expected Release Date: March 2025

Account Funding Transactions (AFTs) will be supported on the OmniPay Direct processor. AFTs allow customers to withdraw funds from one account and deposit the funds into a second account. AFTs can be used only to transfer funds between two accounts owned by the same individual or entity. For example, an AFT can be used to load a prepaid card from a checking account, both owned by a single person or entity.

This feature will comply with the Visa mandate. Further updates will be completed to ensure compliance with Mastercard in a subsequent release.

# Updating FDC Compass Level II and Level III Processing to the June 2024 Specification

Products Included: Level II and III Payments

Region/Country: Global

Expected Release Date: March 2025

FDC Compass released a new Level II and Level III processing specification on June 2024. The Cybersource Payment API will be updated to comply with this specification. It will enable customers using the FDC Compass processor to continue to receive the advertised commercial card rates for all eligible cards when they supply the documented fields in the correct format and length.

### AFT Transactions Available on the FDC Nashville Global Processor

Products Included: Account Funding Transactions

Region/Country: Global

Expected Release Date: March 2025

Account Funding Transactions (AFTs) and Mastercard MoneySend transactions will be supported on the FDC Nashville Global processor. AFTs and Mastercard MoneySend allows customers to withdraw funds from one account and deposit the funds into a second account. AFTs can be used only to transfer funds between two accounts owned by the same individual or entity. For example, an AFT can be used to load a prepaid card from a checking account, as long as both are owned by a single person or entity. This feature will comply with both the Visa and Mastercard mandates.

### Adding Mastercard Processing on Visa Platform Connect in Colombia

Products Included: Payments Region/Country: Colombia

Expected Release Date: March 2025

We currently process Visa transactions in Colombia, including installment payments, on Visa Platform Connect. We are now expanding our capabilities to include Mastercard domestic transactions with installment options. This enhancement broadens our payment and installment capabilities in the Colombia region.

#### Support for Card Present Retail Contactless Transaction for ITMX

Products Included: Card-Present

Region/Country: Thailand

Expected Release Date: March 2025

The Interbank Transaction Management and Exchange (ITMX) will be supported by all card-present products with the Card-Present ITMX Mobility and Transport Transaction solution. This solution will obtain the ITMX certification for all card-present contactless transactions.

# Elavon to Support the Mastercard Mandate to Populate the Merchant Payment Gateway ID

Products Included: Payments on Elavon

Region/Country: Europe

Expected Release Date: March 2025

As of April 2024, Mastercard mandates that acquirers populate the Merchant Payment Gateway (MPG) ID field for card-not-present (CNP) authorizations. This change will

update Elavon payments to include this information.

### Account Funding Transactions Available on the Streamline Processor

Products Included: Account Funding Transactions

Region/Country: Global

Expected Release Date: March 2025

Account Funding Transactions (AFTs) will be supported on the Streamline processor. AFTs allow customers to withdraw funds from one account and deposit the funds into a second account. AFTs can be used only to transfer funds between two accounts owned by the same individual or entity. For example, an AFT can be used to load a prepaid card from a checking account as long as both are owned by a single person or entity. This feature will comply with the Visa mandate. Further updates will be completed to

This feature will comply with the Visa mandate. Further updates will be completed to ensure compliance with Mastercard in a subsequent release.

### Support for Visa Card Payments on Apple Pay Available on the JCN Gateway

Products Included: Payments Region/Country: Japan

Expected Release Date: March 2025

Currently, the JCN Gateway legacy system processes transactions using Apple Pay for JCB and Mastercard. We are expanding this capability to also include Visa cards. This enhancement broadens our support for processing payments with Visa cards in the Japan region for Apple Pay.

# Card Present Connect Adding Lodging and EV Functionality

Products Included: Card-Present Payments

Region/Country: Global

Expected Release Date: March 2025

Card Present Connect is adding the features designed for payments at hotels and electric vehicle charge points. Merchants will be able to support payments using the following services:

- Pre-authorizations
- Authorizations
- · Incremental authorizations
- Captures
- · Partial captures
- Automated partial reversals
- No-show transactions

## Purchase Return Authorization to be Enabled on Omnipay Gateways

Products Included:

· Purchase Return Authorization

Region/Country: European Union Expected Release Date: March 2025

Internal Epic Origin: 13549

Traditionally, a refund transaction processed by a merchant, also known as an offline credit, could be processed without the authorization of the card issuer. This process can take anywhere from a few days to a month, leaving the customer without funds for an unknown length of time. Customers sometimes initate chargeback requests when this happens.

Card networks now require an authorization request for every credit card Credit or Return transaction to provide real-time balance updates to cardholders. The credit response will include the authorization code, transaction ID, and authorization response code.

Customer Impact

This feature benefits merchants and customers alike as it speeds up refund processing and reduces occurrences of chargebacks raised in error.

# Account Funding Transactions to be Supported Through Omnipay

Products Included:

Account Funding Transactions

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 14657

With this release, merchants who process through Omnipay will be able to process

Account Funding Transactions.

**Customer Impact** 

An Account Funding Transaction (AFT) is a transaction in which funds are pulled from a Visa or Mastercard account and used to fund another account. When an AFT is used independently to fund another Visa or non-Visa account, AFTs must only be used to fund an account belonging to the same individual or entity holding the account from which the funds have been pulled. For example, AFTs can be used for loading or topping up prepaid card accounts, moving funds into another financial account (such as a savings account), acting as a funding source for person-to-person (P2P) Money Transfers, or loading third-party digital wallets.

### Mobile Fuel Purchases Can Be Processed with Unified Checkout on a Phone

Products Included: Unified Checkout

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 1

Customers processing Visa cards can now offer fuel purchases using Digital Payment

applications.
Customer Impact

Merchants will be able to offer fuel payments through a phone app.

# Prisma Connection to Support 3-D Secure 2.0, Network Tokens and Merchant-Initiated Transactions

Products Included:

#### Payments

Region/Country: Latin America Expected Release Date: March 2025

Internal Epic Number: 13252

The Prisma connection will support Network Tokens, 3-D Secure transactions, and the

MIT/COF framework.
Customer Impact

Prisma customers can now transact payments using 3-D Secure and network tokens.

Customers will also be able to initiate merchant-initiated transactions.

#### Updates Prosa to Support Merchant-Initiated Transactions

Products Included: Payments Region/Country: Global Release Date: February 2025 Internal Epic Number: 9116

The Prosa processor now supports merchant-initiated transactions.

**Customer Impact** 

This update enables Prosa merchants to process recurring billing transactions such as

subscriptions.

#### Rule-Based Routing

Products Included: Payments Region/Country: Global

Release Date: February 2025 Internal Epic Number: 7018

Rule-based routing are is available for merchants who use the Cybersource SOAP Toolkit API. Routing configurations can include the following conditions:

- · Card Brand
- Solution Type
- Funding Source
- Issuer Country
- Merchant Country
- · Domestic or Cross-Border
- ECI
- Currency
- · Card Verification
- Issuer BIN
- Issuer Name

Merchants can define up to 15 routing configurations and route them by priority. When using rule-based routing, merchants receive a processor code with the API response. Further, merchants can generate Transaction Request Reports with the InfoCode of each routing rule so that they can see which transactions were routed using the routing configurations.

**Customer Impact** 

Rule-based routing enables merchants using multiple processors to set up a rule-based routing scheme. The scheme specifies automatically which processor to send a payment through.

#### Post Processing Upcoming **Features**

#### Generating Reports with eCheck Transaction via Reporting API

Products Included: eCheck and Reporting

Region/Country: USA

Expected Release Date: March 2025

This upcoming release will enable merchants to use the Reporting API to download standard reports and reconciliation reports containing eCheck transactions, giving

merchants more visibility into their payment solutions.

### Visa Acceptance Platform Upcoming Features

#### Merchant Boarding Enhancements

Products Included:

- · Boarding APIs
- Business Center

Region/Country: Global

Expected Release Date: March 2025

This release will fix bugs and enhance the boarding process through the Business Center and boarding APIs. The release impacts several products and processes, including:

- Boarding API
- · Business Center boarding user interface
- Payments products
- · Value-added products
- Portfolio creation and management processes
- Organization management process

#### Network Tokens Being Added to Boarding Templates

Products Included:

· Boarding Templates

Region/Country: Global

Expected Release Date: May 2025

Support for network token payment enablement is being added to the boarding templates used by resellers to board merchant accounts.

**Customer Impact** 

The addition of network tokens enables merchants to offer their customers an additional secure payment method.

### Adding Mastercard Processing on Visa Platform Connect in Colombia

Products Included: Payments Region/Country: Colombia

Expected Release Date: March 2025

We currently process Visa transactions in Colombia, including installment payments, on Visa Platform Connect. We are now expanding our capabilities to include Mastercard domestic transactions with installment options. This enhancement broadens our payment and installment capabilities in the Colombia region.

## Transaction Verification Based on Anticipated Amounts

Products Included: Virtual Terminal

Region/Country: Global Expected Release Date: TBD

To align with the latest business enhancements from VisaNet, an upcoming update will give users the ability to verify transactions using an anticipated amount. This new feature will streamline the transaction process by verifying that the customer's card has sufficient funds to accept purchases. This feature will be especially useful for trial subscriptions, reservation services, and loyalty programs.

#### How It Works

When the transaction amount is zero on the Virtual Terminal One-Time Payment page, a checkbox appears, labelled Use the Anticipated Amount to pre-authorize transactions. When you check the box, the amount entered in the Amount field will be added in the payment request sent to Visa for payment authorization purposes but will not increase the amount charged to the customer.

The customer will be charged only the grand total amount (in this example, zero). For example, let's say your business offers a 30-day free trial. To ensure a customer's card has the funds to cover the cost of the subscription after the trial, you can enter the anticipated amount of the subscription cost for Visa's pre-authorization check. The customer isn't charged this amount, but their card is validated for the first month's payment.

The check box for entering an anticipated amount is on the One-Time Payment page:

#### Auto-Generation of Organization IDs

#### Products Included:

Visa Acceptance Platform (VAP)

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 11344

VAP portfolio customers can now specify their desired format, and the system will generate a new unique Organization ID based on this format. Customers can set multiple formats based on organization types. To set each organization ID type, portfolio customers will need to work with customer support. A self-serve version of this tool is planned to be released in the future.

**Customer Impact** 

The auto-generation function eliminates the need for customers to manage organization ID uniqueness, streamlining the boarding process.

### Risk Management Upcoming Features

### New Fields for Decision Manager Users Subscribed to Elephant

Region/Country: Global Release Date: March 2025

For Decision Manager users who alse use the Elephant third-party service, there are fifteen new fields available for rule-building and analytical support. These fields show the last seen, velocity, and volatility signals across these five attributes: IP address, shipping address, billing address, billing phone, and email address.

The signals are:

- Last Seen: number of months since the attribute has been observed in Elephant's Identity network (less than a month will return 1).
- Velocity: number of times the attribute was observed in Elephant's Identity Network over the past 365 days.
- Volatility: number of unique identity elements (for example, different names, emails, and addresses) that have been paired with the attribute over the past 365 days.

### Increase the Number of Custom Fields That Can Be Used

Products Included: Decision Manager

Region/Country: Global Expected Release Date: TBD

In an upcoming release, Decision Manager customers will be able to use five times the current number of custom fields. These custom fields will be available for rule building in

Velocity Rules, Custom Rules, and Replay. They will also be integrated into the Decision Manager Detail Report, offering synchronized reporting capabilities. Decision Manager currently offers 100 custom fields in the form of merchant-defined fields. Clients who are close to reaching this limit will have an additional 400 fields, available for them by default in the Custom Fields section of Decision Manager.

### Velocity Tracking for Payment Account Reference

Products Included: Decision Manager

Region/Country: Global

Expected Release Date: March 2025

A new tracking element, Payment Account Reference has been added to Decision

Manager's velocity engine.

Customer Impact

Decision Manager users will now be able to write velocity rules at a payment account level. This enhancement will be available to all users globally, but will specially benefit those using tokens.

#### Decision Manager for Portfolios Pilot Launch

Products Included: Decision Manager

Region/Country: Global

Expected Release Date: March 2025

Internal Epic Number: 10040

Decision Manager for Portfolios will support an intuitive, simplified user experience for partners to manage transaction fraud on behalf of their merchants. Building on today's hierarchy structure, partners will be able to use a single Business Center login to administer their portfolio functions, including merchant boarding, and manage risk on behalf of their merchants. The pilot launch of this feature will be available on demand to a few eligible clients.

Customer Impact

Decision Manager for Portfolio users will experience a better users experience and reduced operational costs.

### Add the Parent ID to Case Management Details

Products Included: Decision Manager

Region/Country: Global

Expected Release Date: March 2025

Decision Manager will add the parent ID to case management details in the Order Information section. This will enable portfolio users to better manage cases on behalf of their customers.

**Customer Impact** 

Adding parent ID to the case management details will allow one customer to retire 36 redundant rules. Retiring these rules will decrease Decision Manager latency overall. It will also enable the customer to add 15 new rules to better serve their customers.

#### New Declined Payment Status in Fraud Management Essentials

Products Included: Fraud Management Essentials

Region/Country: Global

Expected Release Date: May 2025

Internal Epic Number: 17231

For all transactions that are reviewed by Fraud Management Essentials (FME), a new declined status will be generated for any transaction that invokes a declination or error response. Today, these transactions are not included in FME. This status will be final and will not be subsequently editable. The introduction of this new status allows:

- Declined transactions to appear in FME Order Search query results and Order Details screens.
- Declined transactions to be subject to marking tool functionality.
- Declined transactions to be included in total transaction volume across applicable FME reports and reporting capabilities.

#### **Customer Impact**

By identifying service declines and errors, merchants can track decline rates, allowing them to detect changes that may adversely impact their site.

### Upcoming Technical Partner Updates

#### SAP Commerce Cloud Microform Upgrade

Products Included:SAP Commerce Cloud and Microform

Region/Country: Global

Expected Release Date: March 2025

Internal Feature ID: 108068

The SAP Commerce Cloud microform will be compliant with the PCI Data Security Standard

(PCI DSS) 4.0.1. Customer Impact

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and/or sensitive authentication data.

#### Salesforce B2B Microform Upgrade

Products Included:Salesforce B2B and Microform

Region/Country: Global

Expected Release Date: March 2025

Internal Feature ID: 108067

The Salesforce B2B Microform microform will be compliant with the PCI Data Security

Standard (PCI DSS) 4.0.1.

Customer Impact

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and/or sensitive authentication data.

### Adobe Commerce Legacy Build Microform Upgrade

Products Included: Adobe Commerce Legacy Build and Microform

Region/Country: Global

Expected Release Date: March 2025

Internal Feature ID: 107523

The Adobe Commerce Legacy Build microform will be compliant with the PCI Data Security

Standard (PCI DSS) 4.0.1.

**Customer Impact** 

PCI DSS v4.0.1 reflects community feedback and includes several corrections and clarifications designed to improve the usability and effectiveness of the standard for organizations that process, store, transmit, or impact the security of cardholder data and/or sensitive authentication data.

## New SAP DPA Field Authorization By DigitalPaytSrvc

Products Included: SAP DPA Region/Country: Global

Expected Release Date: March 2025 Internal Feature Number: 108932

Updating the SAP Digital Payment Add on (DPA) to include the new required AuthorizationByDigitalPaytSrvc field. This field tracks the unique authorization code provided by Cybersource. It allows follow-on transactions based on the initial

authorization. Customer Impact

This new field allows follow-on transactions based on the Cybersource payment authorization.