



# The Visa Three-Digit Code: Frequently Asked Questions



**Q. What is the three (3)-digit code?**

**A.** The technical name for the 3-digit code is CVV2, which stands for Card Verification Value 2. It is the last 3 numbers on the back of *Visa* cards that are printed at the end of the signature panel or in a white box outside the signature panel. The 3-digit code is a crucial security feature on *Visa* cards that helps merchants validate purchases made with *Visa* cards.

**Q. Where is the 3-digit code located?**

**A.** The 3-digit code is printed on a *Visa* card in one of two ways: Either at the end of the signature panel on the back of the card or in a separate white box outside the signature panel.

**Q. How does the 3-digit code work?**

**A.** The 3-digit code results in an electronic authorization request to verify the authenticity of the card. The merchant will receive a reply message to inform them if the card and the 3-digit code match.

**Q. Why am I being asked for the 3-digit code?**

**A.** *Visa* continually develops and evolves technologies to help deter fraud. One of these technologies is the 3-digit code, which is commonly used as a security tool by merchants who accept *Visa* cards for phone and/or online orders to ensure the customer is in possession of a genuine card. Some in-store merchants may also enter the 3-digit code as a security measure to ensure the card is not a counterfeit card.

**Q. Are in-store merchants able to request my 3-digit code?**

**A.** Yes, in-store merchants may request your 3-digit code as a security measure. The merchant will receive a response letting them know whether the 3-digit code is matched or mismatched, allowing them to take the appropriate action.

**Q. How can the 3-digit code help deter fraud?**

**A.** By asking for more information to complete a *Visa* transaction during a phone, online or in-store transaction, *Visa* helps to mitigate potential fraudulent transactions. The 3-digit-code helps a merchant verify that the customer has a legitimate *Visa* card in hand at the time of a phone, online or in-store order.

**Q. Can merchants store my 3-digit code?**

**A.** No. To ensure information security, all merchants are prohibited from storing the 3-digit code in any format whether on paper drafts, receipts or electronically.

**Q. Should I provide my 3-digit code to merchants when it's unsolicited?**

**A.** No. If the request for account information (including the 3-digit code) is not initiated by you making a purchase transaction, do not provide the 3-digit code or any other *Visa* card information.