

Account Number Verification Service

A quick method to verify accounts



Visa provides an Account Number Verification (ANV) Service that assists merchants in verifying if an account is in good standing. This is a helpful tool to validate card information in a marketplace that is growing more complex.



Quick Tip

Note that a positive response will not automatically guarantee that a subsequent authorization request will be approved since other factors are involved, such as the transaction dollar amount.

Since ANV does not tie up funds the way an authorization request does, customers will still have access to their entire account balance for other purchases. This also saves time for merchants where authorization reversals are not needed to release funds.

ANV Service works as a process where the acquirer/processor sends a message to the card issuer to determine if an account number is in good standing. It is a zero dollar authorization request that validates the card number without holding funds. A successful verification message is one that an issuer either approves the zero dollar authorization request or advises that there is no reason to decline.

There are many different situations where ANV may be helpful to a merchant, a few of which are detailed below:



Adding account information to a customer profile, either through a mobile app or online.

A merchant may submit an ANV to check the customer's address information,¹ Card Verification Value 2 (CVV2) information, and/or to see if the account is still open. If the issuer declines the ANV request, another card number may be requested from the customer. This will speed up transaction time for when the actual sale is processed.

¹ Where available.



Merchants may use ANV to check for address verification¹ and to check CVV2 before requesting an authorization.

This increases the merchant's risk protection and chargeback protection. If the AVS or CVV2 information does not match, merchants have the opportunity to ask for another card without having to submit reversals for an actual authorization request.



Guaranteed reservation service merchants such as hotels and vehicle rentals can use the ANV service to validate the card used to hold the reservation.

If the issuer declines, another card can be requested from the customer. If the cardholder does not properly cancel the reservation and the merchant decides to charge a 'no show' fee there is a higher chance the charge will go through on a previously approved ANV card.



Merchants that use multiple channels to sell goods can use ANV to verify an account is in good standing.

Merchants that provide multi-channel shopping (e.g. allow customers to order online and pickup in store) may choose to use ANV to validate the account is in good standing, then charge the card for the full payment amount at the time of merchandise pick-up.



Establishing a recurring payment for future transactions.

A subscription-based merchant may allow a customer to be a member for a trial period, with a monthly charge beginning in the future. At the customer's first visit, a merchant may submit an ANV in order to validate the card information and account. When the customer agrees to continue with the membership, the merchant would then submit a transaction for the first installment of the membership fee.

While the ANV Service is commonly used for transactions that are conducted online or by phone, it can also be used in a face-to-face environment. It is equally effective for both new accounts and accounts that have been on file with the merchant.

For More Information

For more information on merchant acceptance best practices please refer to the *Card Acceptance Guidelines for Visa Merchants* found on www.Visa.com.

For more information regarding this topic please contact your acquirer.

¹ Where available.