Key Accomplishments:

- Met with Visa, Mastercard, Discover, and Amex at the MAG Mid-Year Conference.
- MAG issued a letter to Visa requesting a delay of their VCR implementation date and fees. Visa informed acquirers on April 2 by way of a Visa Bulletin the detailed steps they are taking related to VCR fees.
- Visa presented an overview of 3DS 2.0 for members of the Operations and Digital Commerce Committees, and subsequently provided responses to open questions.
- Organized a Digital Commerce workshop with Discover on April 10. Topics included 3DS, Stored Payment Tokens, Stored Credential Indicator, SRC, split shipments, real-time refunds, and Wallet ID.
- Coordinated an overview of Visa’s Secure Remote Commerce (SRC) solution on March 23.
- Issued an OpEd response to Visa’s & Mastercard’s announcements for support of SRC.
- Developed a list of FAQs from merchants and acquirers regarding “No Signature” and are working with the networks on formal responses. Responses have been received from Discover & Mastercard.
- Coordinated a call with Amex and several merchants to discuss Amex’ PCI requirements for franchisees.

2018 Focus Areas:

- Continue to drive towards channel convergence and a focus on authentication vs. CP/CNP
- Work with the Brand Networks to drive progress on priority Best Practices
- Get clarity on the EMVCo Secure Remote Commerce Framework to understand long-term implications to merchants
- Coordinate a working session with card networks to develop process improvements/consistency for split shipments, chargeback codes, real-time refunds, & certification processes.

Learn more:

- Operations Committee website
- Operations Committee 2018 Charter
- Digital Commerce Committee 2018 Charter
- MAG Network Best Practices:
  - Roadmap
  - Why are they important?
  - All Networks Roadmap

Committee Chairs

Operations Committee

Kristy Cook
Target Stores
Bryan Penny
Nordstrom

Digital Commerce Committee

Eric O’Brien
Dunkin Brands
Alexandra Lara
The Walt Disney Co.

Questions or comments? Please submit to Laura.Townsend@merchantadvisorygroup.org