

VISA

Visa Stop Payment Service

UX Best Practices Guide



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Guide Overview

Purpose

This guide provides tactical guidance on how to create a frictionless and consistent online recurring payment or subscription management experience for cardholders using the Visa Stop Payment Service (VSPS).

VSPS allows cardholders to manage recurring payments directly, eliminating the need to contact customer support for help. Cardholders can access VSPS account management tools online or using their issuer app anytime, allowing them to instantly address payment issues and saving them time and energy.

This guide includes UX recommendations and best practices and technical implementation guidance from Visa's VSPS team to help issuers develop an optimal user experience for cardholders.

Who this guide is for

Product and technical owners for issuers, issuer processors and other third-party providers that use or distribute VSPS to issuers.

What you'll find in this guide

The guide includes recommended UX and technical flows and implementation examples. These implementations can be rendered using a combination of internal client solutions and VSPS APIs.

For details on how to integrate Visa Stop Payment Service, please contact your VSPS representative. The best practices herein are non-comprehensive, illustrative and provided for reference only and do not constitute legal advice or replace participant's own analysis.



Product

- Overview
- Options

Provide cardholders more help managing their finances

The Visa Stop Payment Service (VSPS) helps Visa card issuers to stop card-not-present transactions (including recurring and installment payments) from being authorized, cleared, and settled through VisaNet and provides Visa issuers a method for handling cardholder stop payment requests.



Potential Cardholder/Small Business Benefits

Account Monitoring Help

- Help customers feel confident about where their credentials are stored.
- Protect customers from fraud and risk.
- Provide customers transparency into their finances.

Account Management

- Introduce customer control of everyday transactions and direct debits.
- Delight customers with new time-saving tools

Proactive Notifications

- Provide customers with timely notifications for instant insight into finances.



Potential Issuer Opportunities

Account Monitoring

- Protect top-of-wallet status by proactively managing card-on-file in the case of reissuance.
- Helps issuers address national payment regulation requirements.
- Drive customer stickiness and improved net promoter scores.

Account Management

- Reduce call center volume and free up valuable agent time.
- Reduce the number of disputes and potential chargebacks.
- Access performance monitoring and reporting tools for stop instructions.

Proactive Notifications

- Increase use of digital channels for everyday banking, driving brand affinity and customer loyalty.

Choose the solution that best meets business and customer needs



VSPS (Full Solution)

Description: **Increased control and flexibility** - Enables cardholders' increased control over their recurring charges with added precision and intelligence

Tech info: All 10 VSPS APIs

- Capabilities:**
- ✓ Search all eligible transactions
 - ✓ Create stop instruction at a Merchant, Merchant Category or PAN level
 - ✓ Search existing stop instructions on a PAN
 - ✓ Cancel a stop instruction
 - ✓ Retrieve details of a single stop instruction
 - ✓ Update a stop instruction
 - ✓ Extend a stop instruction



Subscription Manager

Faster, easier integration - Enables cardholders to view and manage all their recurring payments.

3 VSPS APIs + Card-on-File API

- ✓ Card-on-File to display recurring transactions
- ✓ Create stop instructions at a Merchant level
- ✓ Search existing stop instructions on a PAN
- ✓ Cancel a stop instruction

End-to-End Experience

- Introduction
- VSPS User Flow
- Account Management
- Transaction Details
- Proactive Notifications

An empowered user experience drives issuer benefits

With VSPS, individual cardholders or small business owners can monitor and manage recurring payments, easily issue stop payments for unwanted transactions, and set up notifications to proactively manage their accounts, driving efficiency, customer stickiness and improved net promoter scores.



Cardholder Pain Points Before VSPS

"I had no idea I was still being charged for a subscription I thought I'd stopped!"



"I wish I didn't have to spend time on hold with the call center to resolve unrecognized charges!"



"I expected to receive a notification from my bank about expiring stop instructions or price changes to existing recurring payments and be able to stop or extend the stop for this recurring charge sooner."



Cardholder experience After VSPS

Account monitoring

Cardholder can easily view all recurring payments in their mobile banking app, enabled by the Visa Card-on-File API.

Account Management

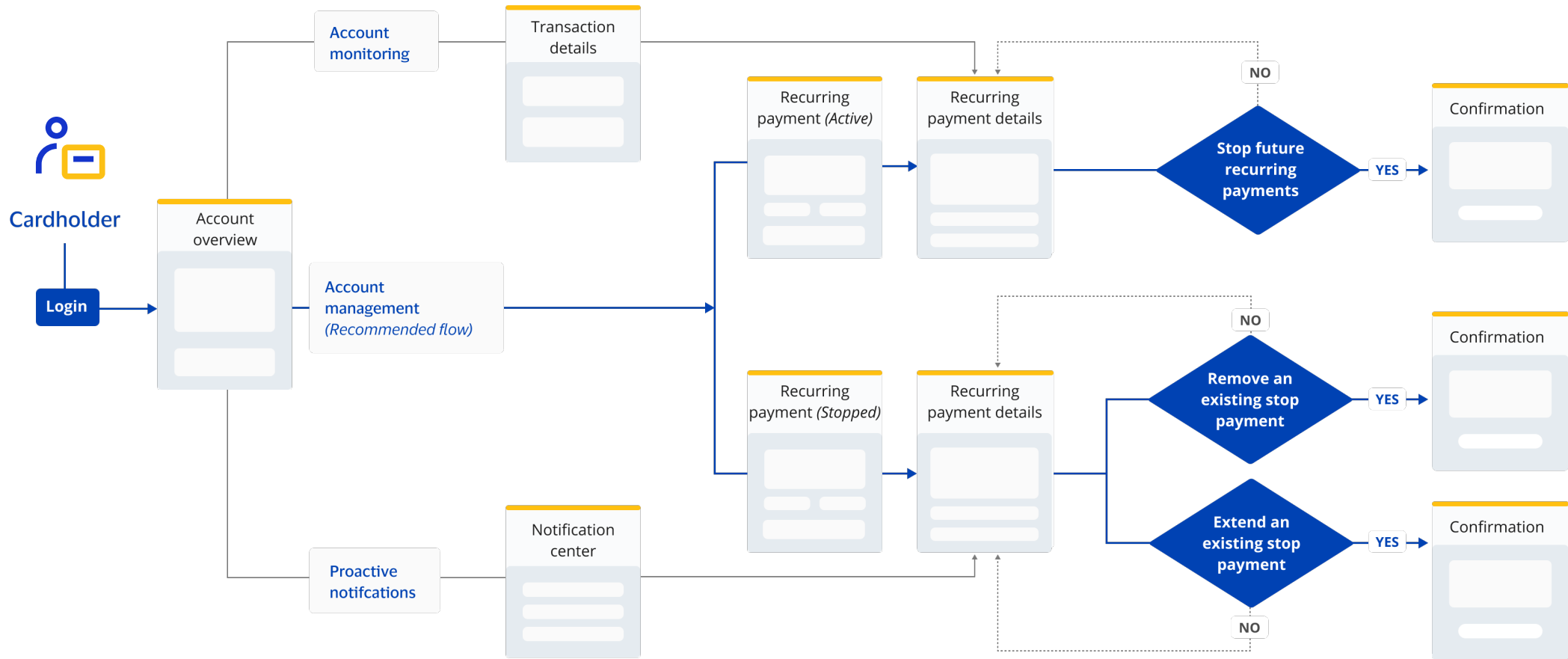
With VSPS, cardholders can stop recurring payments using their banking app -- no need to call for assistance.

Proactive notifications

Cardholders can sign up for stop payment notifications provided by their bank, so they'll always know the status of all their recurring payments and be able to quickly recognize and stop suspicious charges.

VSPS User Flow

The user flows for VSPS are similar to one another, aside from the entry points. Below is the Visa preferred (main) VSPS flow, Account Management. Alternative entry points include the Transaction Details and Notifications screens.

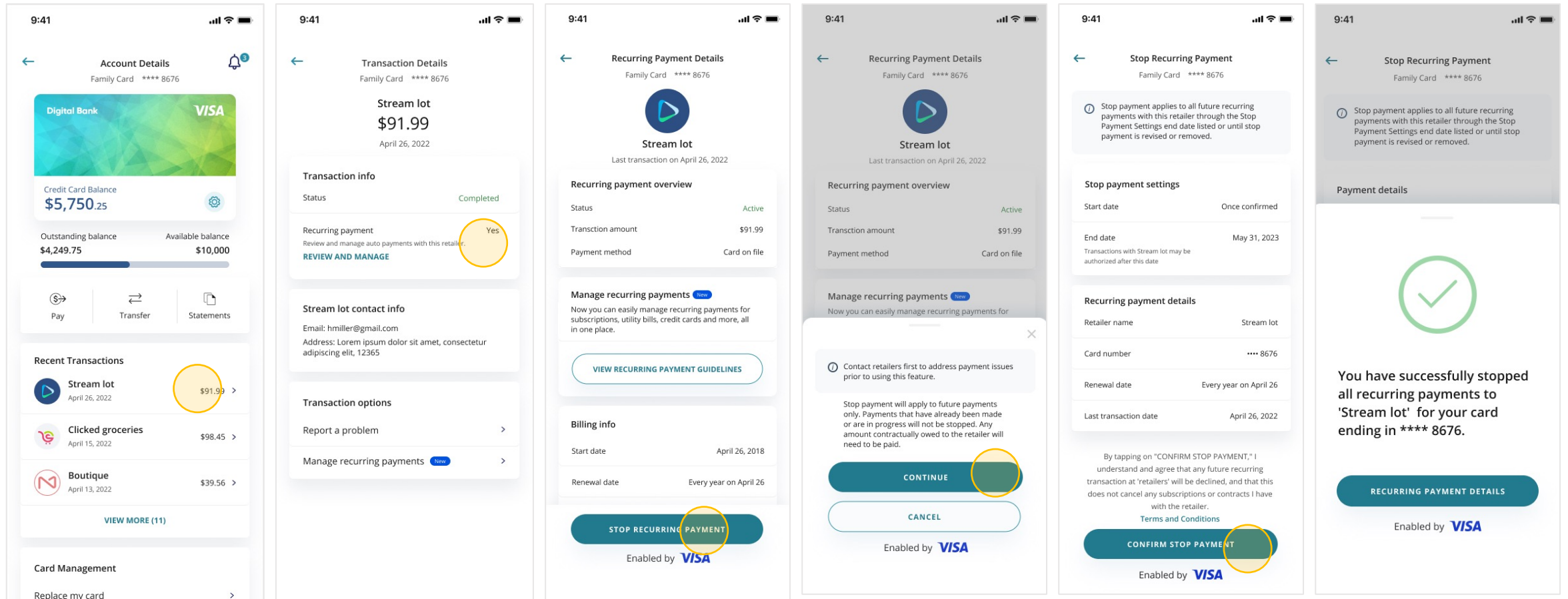


All user flows and messaging shown are for illustrative purposes only. They do not constitute legal or marketing advice or replace participant's own analysis.

End-to-End Experience

Account Monitoring – Stop an unwanted transaction

Recommended experience for cardholders who wish to monitor and manage their recurring transactions.



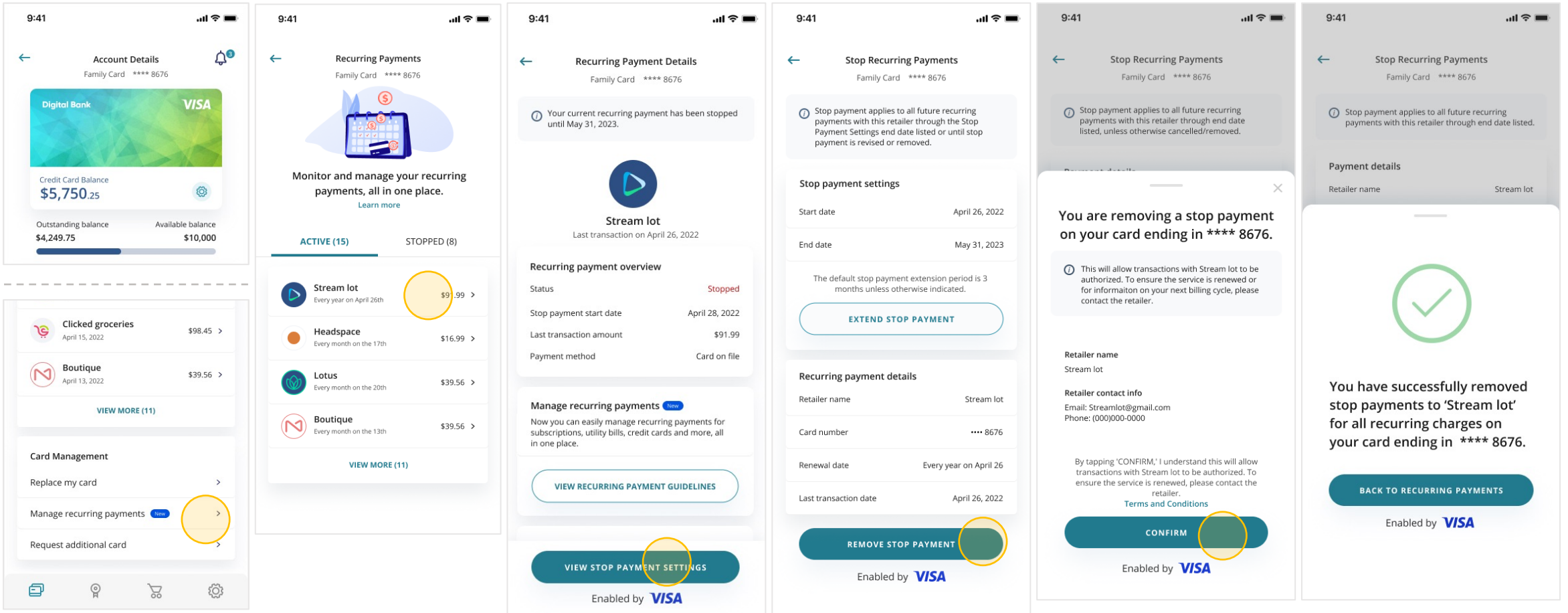
Note:  Circle = User journey touch points

All user flows and messaging shown are for illustrative purposes only. They do not constitute legal or marketing advice or replace participant's own analysis.

End-to-End Experience

Account Management – Remove an active stop payment

Recommended experience for cardholders who wish to monitor and manage multiple recurring transactions -- a central hub allows the cardholder to review the status of current subscriptions and manage future payments for different retailers all in one place.

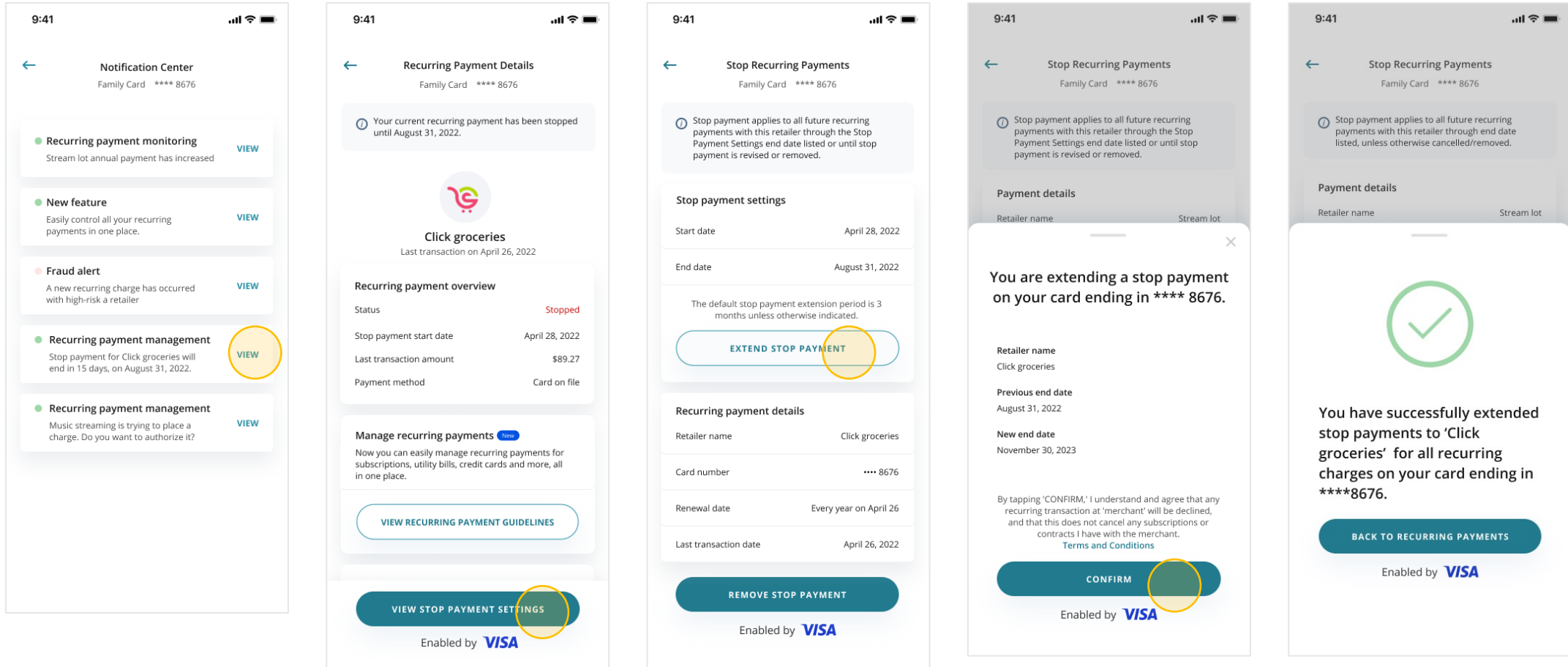


All user flows and messaging shown are for illustrative purposes only. They do not constitute legal or marketing advice or replace participant's own analysis.

End to End Experience

Proactive Notifications – Extend an active stop payment

Recommended experience for cardholders who wish to receive account notifications on their bank's mobile app about recurring payment updates and take appropriate action.



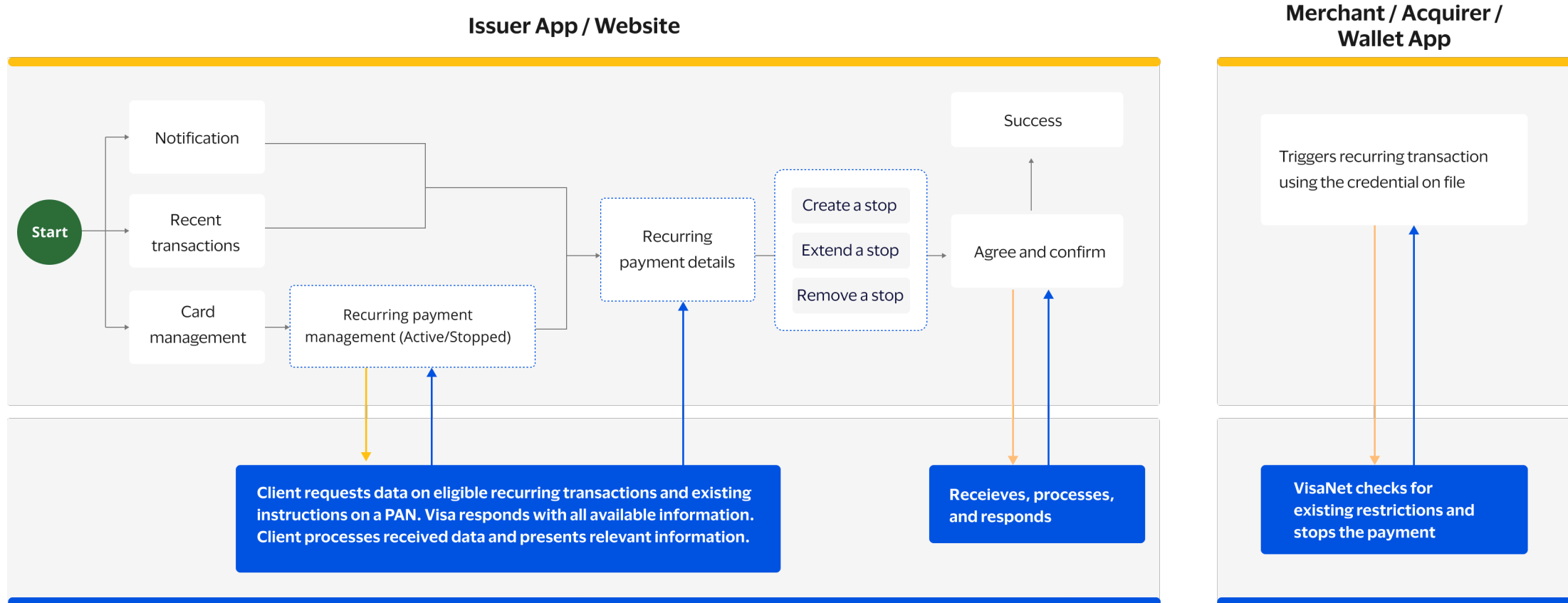
All user flows and messaging shown are for illustrative purposes only. They do not constitute legal or marketing advice or replace participant's own analysis.

Implementation Guidance

- VSPS Technical Flow
- Mobile UI
- Best Practice for Issuer

VSPS Technical Flow

Overview of the flow across Issuers, Visa, Merchants and/or Digital Wallets. Each box corresponds to a screen detailed later in this document. This section focuses on creating stop instructions.



Note: → Yellow arrow = Issuer/merchant requesting data / action from VISA; → Blue arrow = VISA responding back with data /status

*Issuer will need to apply data filtering and matching logic to accurately display active and stopped charges.
All user flows and messaging shown are for illustrative purposes only. They do not constitute legal or marketing advice or replace participant's own analysis.*

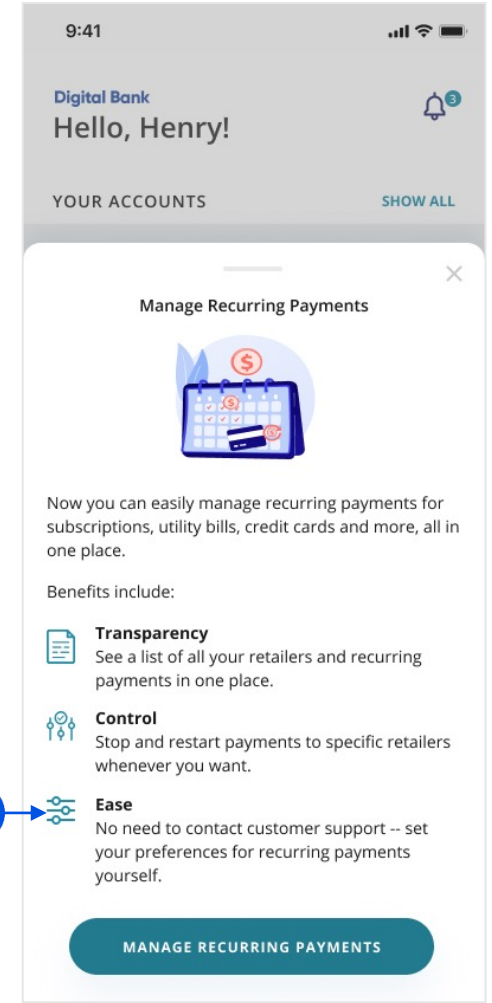
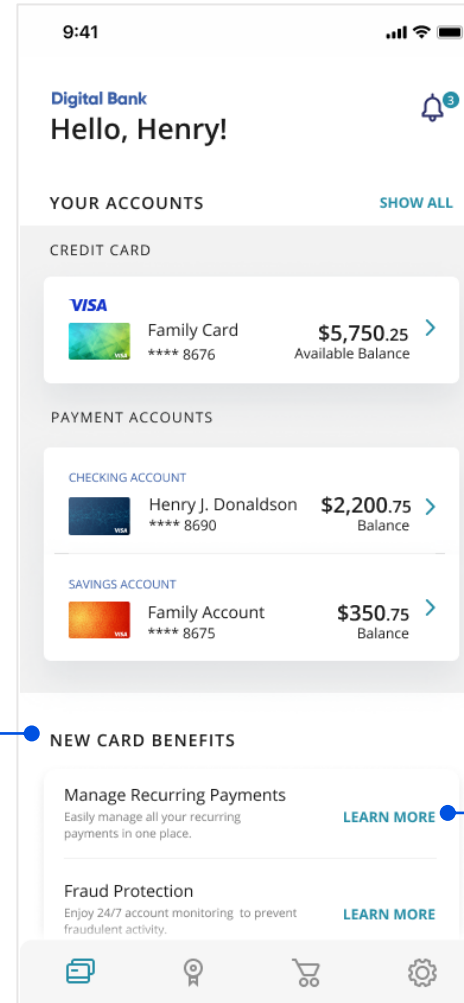
Introducing VSPS to Cardholders

Technical Requirements

- Account Home fields will be dynamically populated by issuers using internal data sources

UX Recommendations

- 1 Introduce cardholder to VSPS with a “New Card Benefits” promo
Why? A promo on the “Welcome” screen can be an easy way to alert cardholders to new features available to them to manage their finances.
- 2 Provide cardholders an easy option to get more information about New Services -- e.g., link to a “Learn More” popup.
Why? This may be a cardholder’s first introduction to VSPS. Make it easy for them to access more information to understand the benefits of this feature and drive enrollment.
Tips: Avoid jargon and keep the messaging simple. Use a clear call to action, such as “Learn More,” and use a link instead of a button so customers understand this isn’t a step they need to complete.



VSPS supporting card management functionality – Account Monitoring

Technical Requirements



VSPS (Full Solution)

Use the Search Eligibility API to get a list of all eligible transactions.

Use the 'recurring and installment only' indicator to get a list of recurring transactions.

Use the Search Stop Instruction API to get a list of all stops associated with a PAN.

Subscription Manager

Use the Card-on-File API to get a list of all recurring transactions.

Use the Search Stop Instruction API to get a list of all stops associated with a PAN.

Note: Develop in-house filtering and matching logic to match transactions from these APIs and display relevant transaction-related info.



[VSPS Implementation Guide](#)

[COF API Reference Guide](#)

UX Recommendations



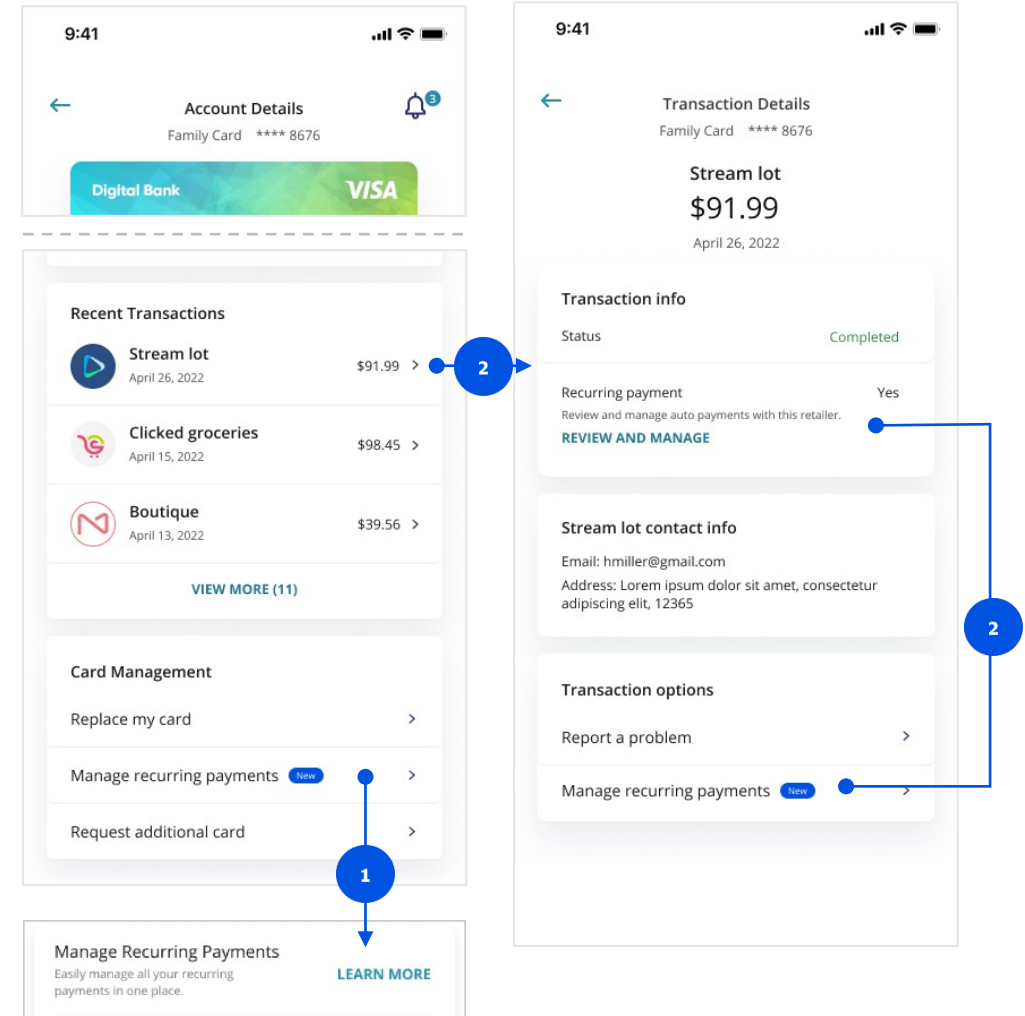
If the Account Details screen is the cardholder's first interaction with recurring payments, include a "Learn More" link.

Why? Provide cardholders an easy way to get answers to their questions about the feature to encourage engagement.



Offer multiple entry points for cardholders to access recurring payment management.

Why? Provide users an easy way to access their account management tools.



VSPS supporting card management functionality – Account Management

Technical Requirements

VSPS (Full Solution)

Use the VSPS Search Eligibility API to get a list of VSPS eligible transactions.

Use the Search Stop Instructions API to get a list of all transactions with a stop associated with it to distinguish between active and stopped transactions.

Subscription Manager

Use Card-on-File (COF) API to receive all recurring or installment type transactions eligible for VSPS, along with transaction details.

Use the Search Stop Instructions API to distinguish between active and stopped transactions.

Note: For a sample request, refer to the corresponding Implementation Guide. Develop in-house filtering and matching logic to match transactions from these APIs and display relevant transaction-related info.

[VSPS Implementation Guide](#)

[COF API Reference Guide](#)

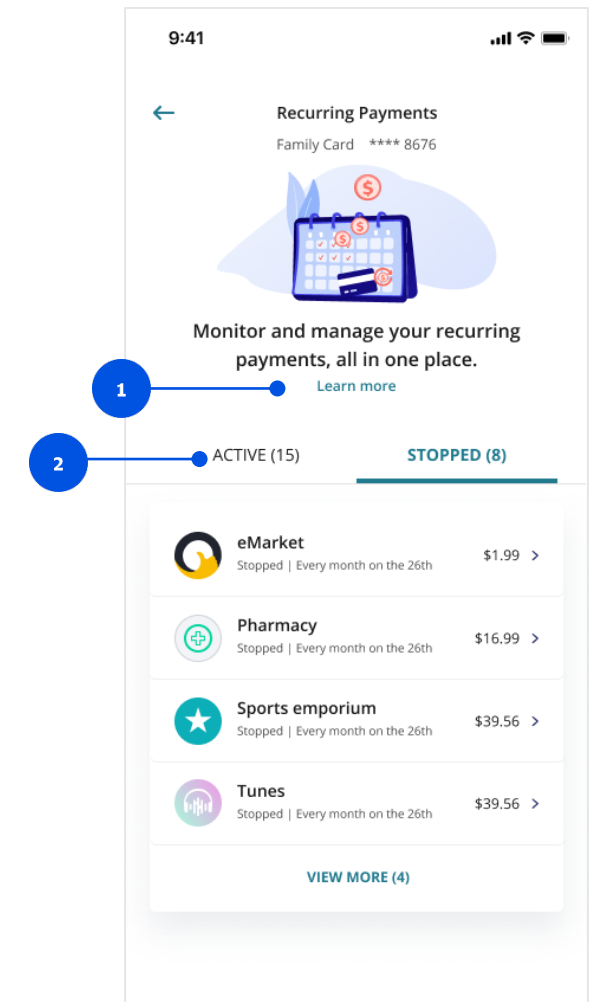
UX Recommendations

- 1 Repeat the VSPS value proposition and “Learn More” option

Why? Help cardholders understand how this feature can help them gain more visibility and control over their finances and encourage enrollment.

- 2 Clearly communicate the cardholder’s recurring transactions status.

Why? Transparency and ease of use will create trust and encourage engagement.



Stop an active recurring payment

Technical Requirements



VSPS

Use the VSPS Search Eligibility API to get a list of VSPS eligible transactions.

Subscription Manager

Use Card-on-File (COF) API to display recurring payment details like amount, frequency, last transaction date, next transaction date, and the like.

Use the Search Stop Instructions API to distinguish between active and stopped transactions .

Note: For a sample request, refer to the corresponding Implementation Guide.



[VSPS Implementation Guide](#)

[COF API Reference Guide](#)

UX Recommendations

1

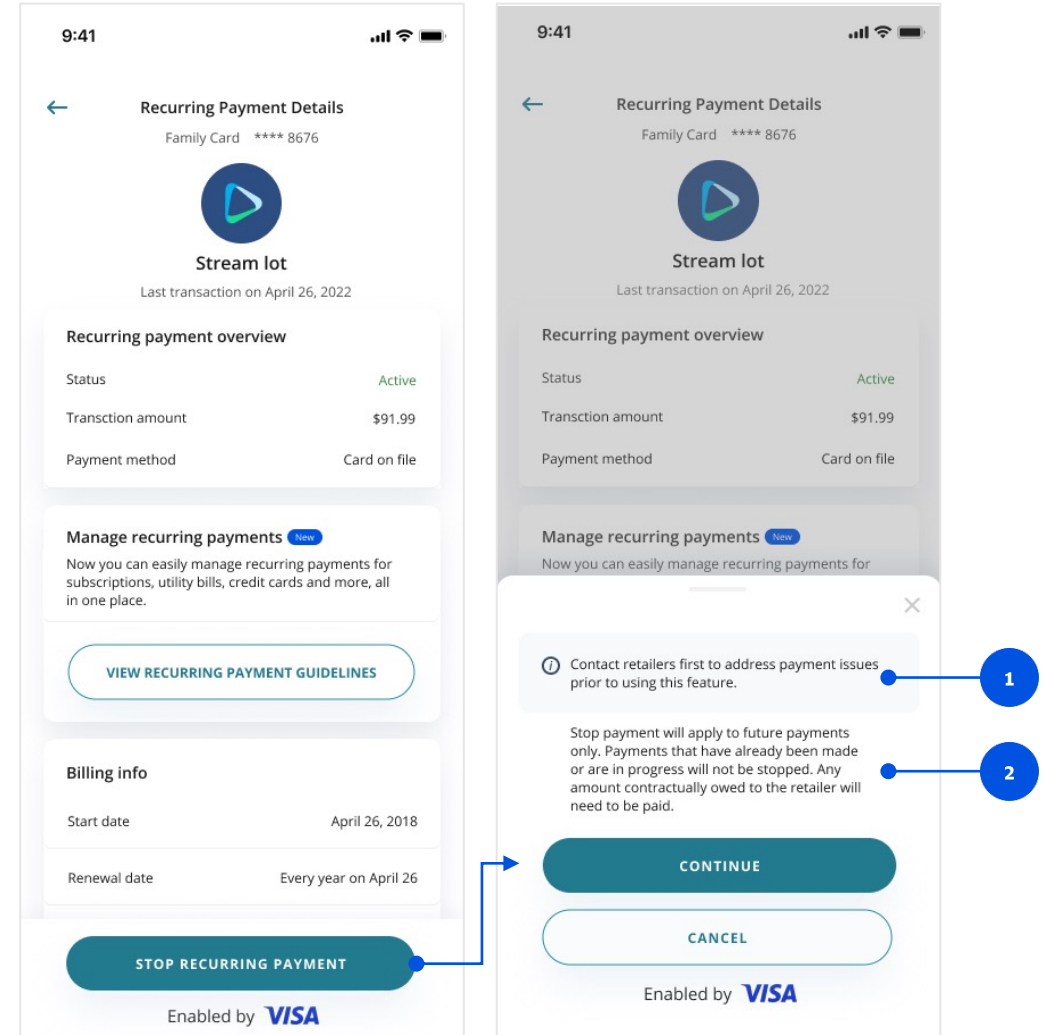
Clearly communicate cardholders are expected to work with merchants to cancel any subscriptions before canceling recurring payments.

Why? To avoid service misuse and educate cardholders VSPS is not an alternative to canceling contractual obligations.

2

Clearly communicate that stopping recurring charges will only stop future charges

Why? To set cardholder expectations about how the feature works, reducing inquiries to the call center and cardholder dissatisfaction.



All user flows and messaging shown are for illustrative purposes only. They do not constitute legal or marketing advice or replace participant's own analysis.

Stop an active recurring payment (cont'd)

Technical Requirements

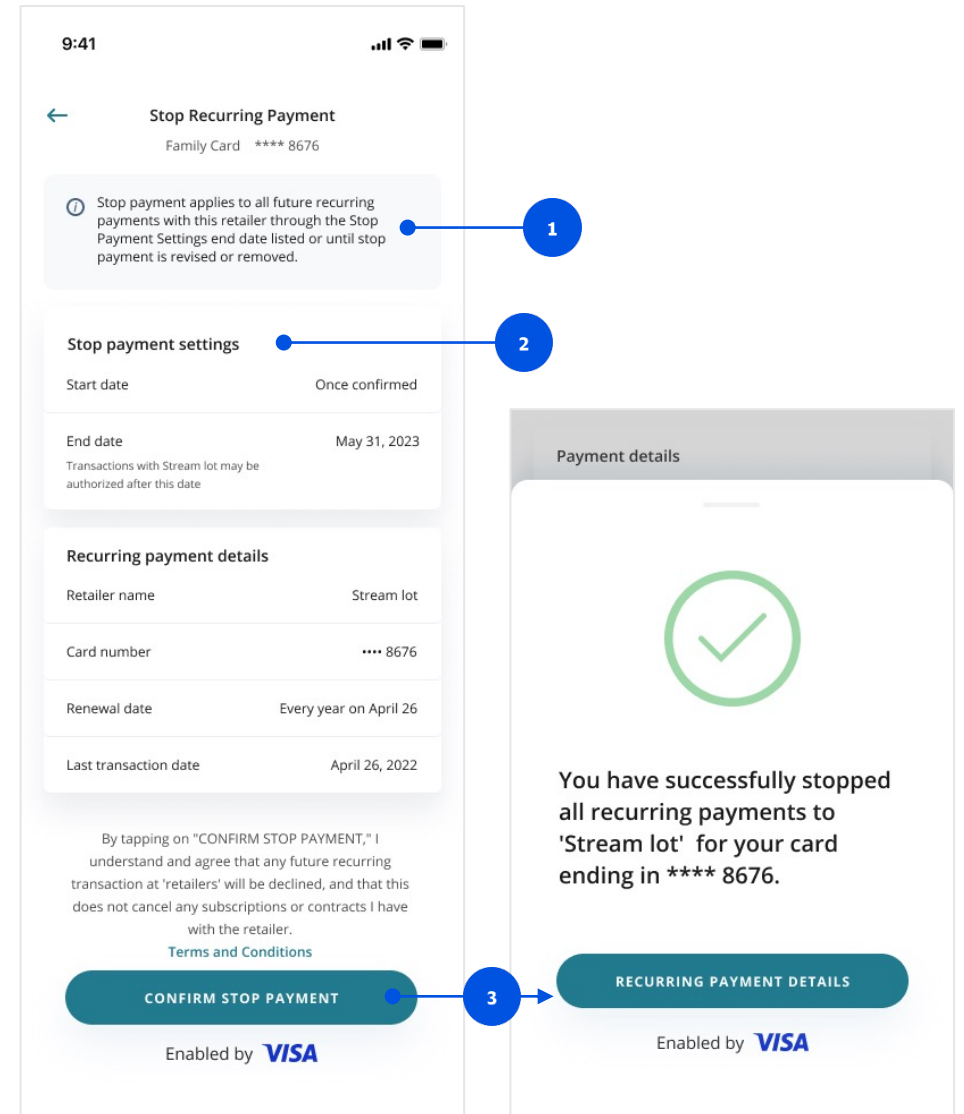
- Use Add Merchant API to place a stop payment request and receive success, failure and error notifications.

Note: For a sample request, refer to the corresponding Implementation Guide. For best practices to create stops with precision, refer to this document.

- [VSPS Implementation Guide](#) [COF API Reference Guide](#)

UX Recommendations


- Clearly communicate all settings associated with a stop.
Why? To ensure cardholders understand and agree to the stop payment terms and reduce customer support inquiries.
- Create default stop settings for your organization.
Why? Providing too many customized options can overcomplicate the user flow and increase API calls if a cardholder sets a duration that is not long enough to block the recurring payment.
Tips: The VSPS default stop payment is 13 months. A good rule of thumb could be to set the stop payment duration for monthly payments to 6 months and for yearly payments to 13 months.
- Confirmation screen after stop payment is placed.



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Extend the duration of a stop payment

Technical Requirements

 Use Search Stop Instruction API to display details on the existing stop instruction.

Use Extend API to specify the new end date of the existing stop instruction. A VSPS Stop ID obtained from the Search Stop Instruction API /stored in issuer systems is required to extend.

Note: Extend the stop instruction associated with authorization and clearing.

 [VSPS Implementation Guide](#)

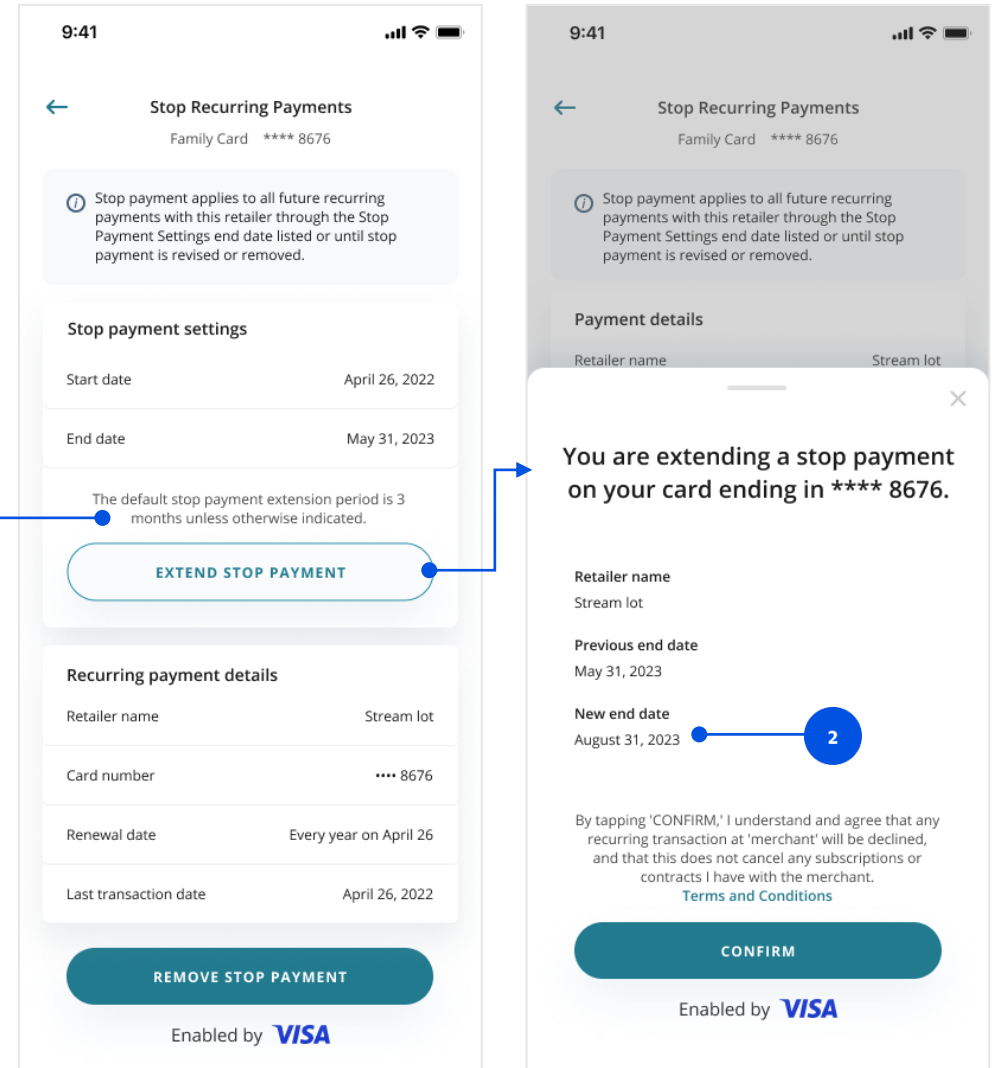
UX Recommendations

1 Create default extend duration for your organization.

Why? Providing too many customized options can potentially overcomplicate the user flow and increase API calls if a cardholder sets a duration that is not long enough to block the recurring payment.

2 Clearly communicate the new end date for the stop payment extension.

Why? To help customers understand what actions they have taken, providing them more visibility and control over their finances.



Remove a stop payment

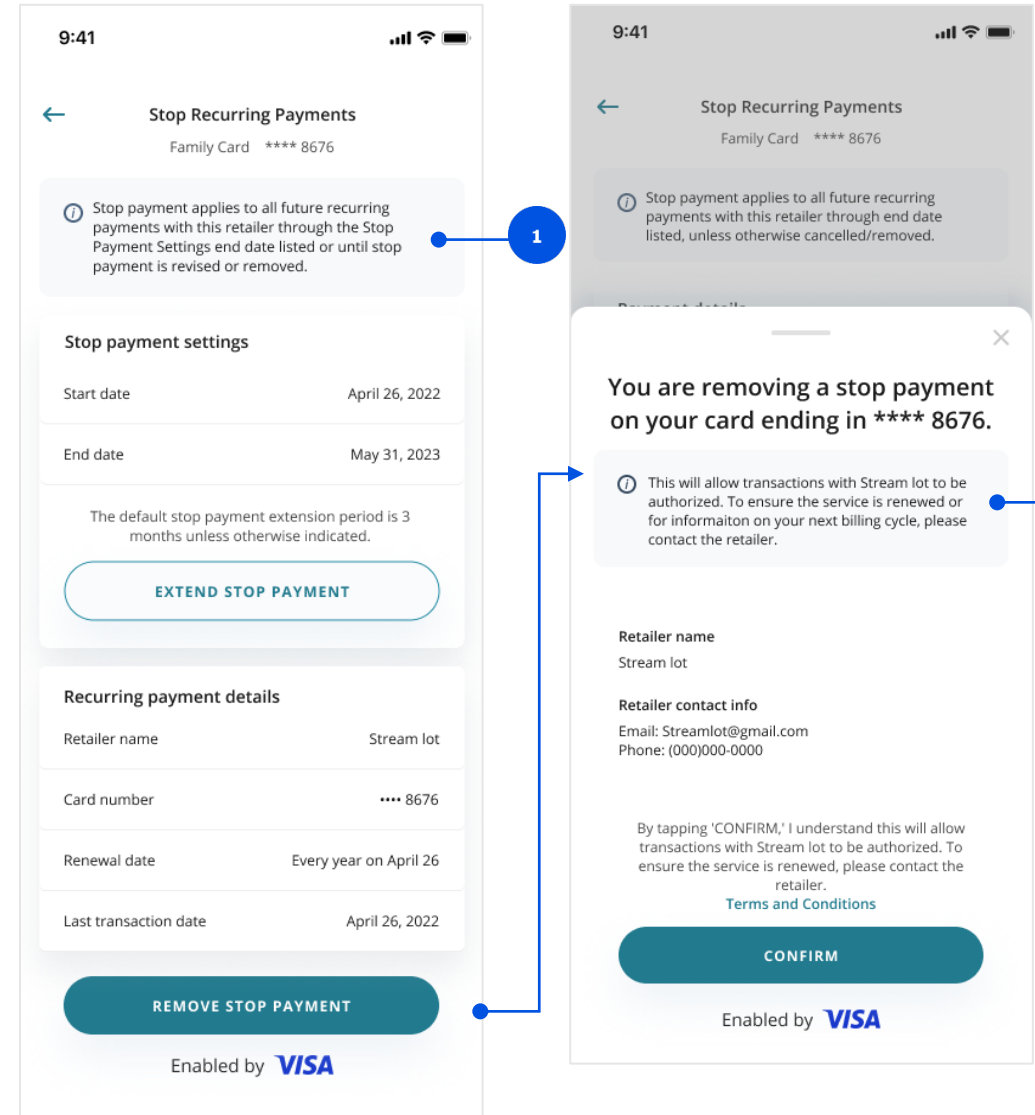
Technical Requirements

- 1 Use Search Stop Instruction API to display details on the existing stop instruction.
Use Cancel API to remove the stop placed. A stop Id obtained from the Search Stop Instruction API /stored in issuer systems is required to extend.

2 [VSPS Implementation Guide](#)

UX Recommendations


- 1 Provide all relevant stop payment details so cardholders understand removing a stop payment will allow charges to be debited from their account.
Why? Ease of access to important account information can help increase the likelihood of service usage to manage recurring payments, reducing disputes and chargebacks.
- 2 Clearly communicate removing the stop payment does not guarantee restarting a subscription.
Why? To ensure cardholders understand and agree to the details of removing a stop payment.



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Drive engagement with notifications

Technical Requirements

 Notifications to cardholders and the notification center will be internally owned and hosted by the issuer. Triggering the recurring payment details screen will follow technical requirements provided in page 19 – Stop an active recurring payment.

 [VSPS Implementation Guide](#)

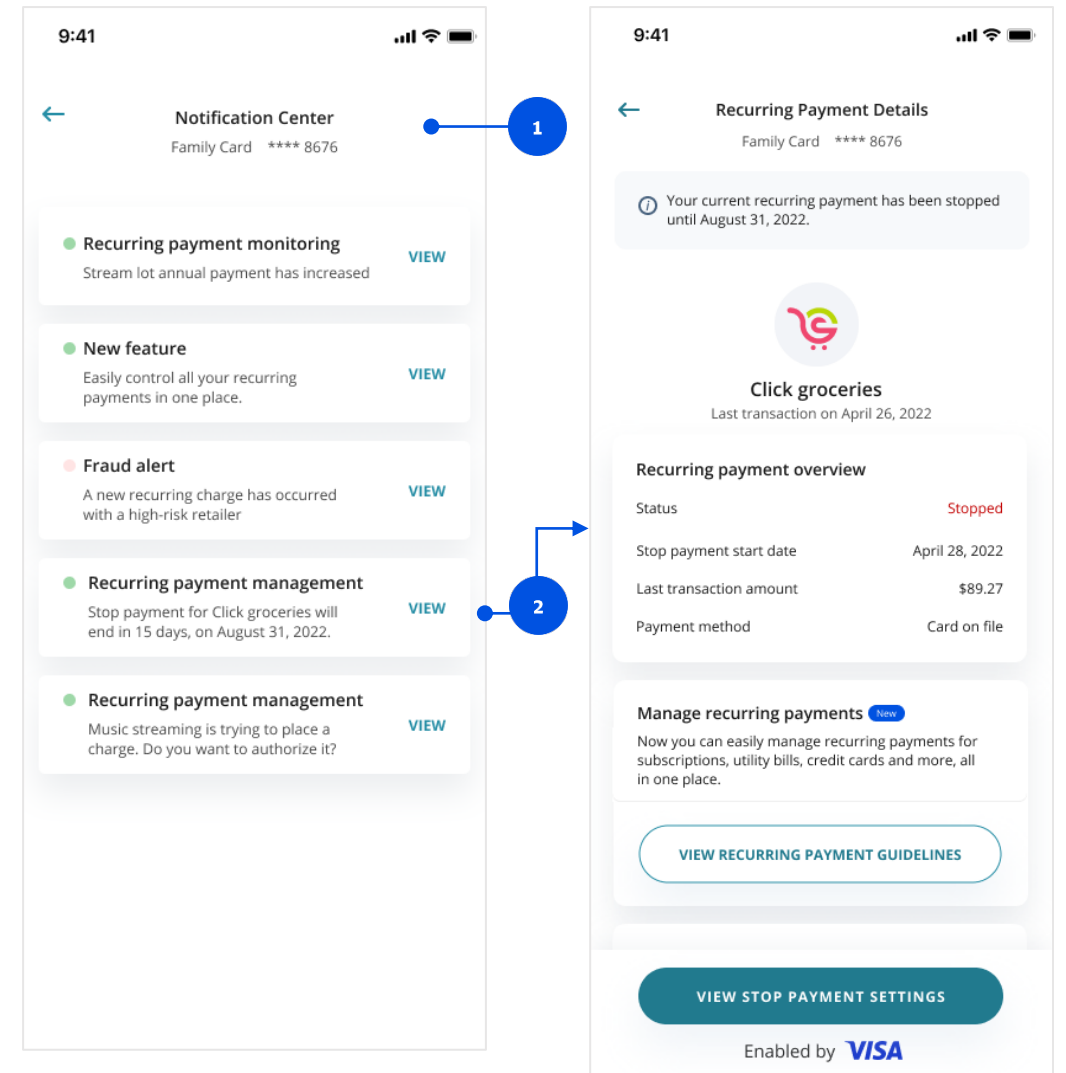
UX Recommendations

1 Include important account management information in communications, such as the app notification center, emails and texts.

Why? To help cardholders proactively manage their account and increase customer satisfaction.



2 Offer account notifications so cardholders can monitor recurring payments and receive notifications when stop payment orders are expiring.

Why? Providing notifications can help eliminate common pain points, reduce call center volume and chargebacks and create a positive customer experience.





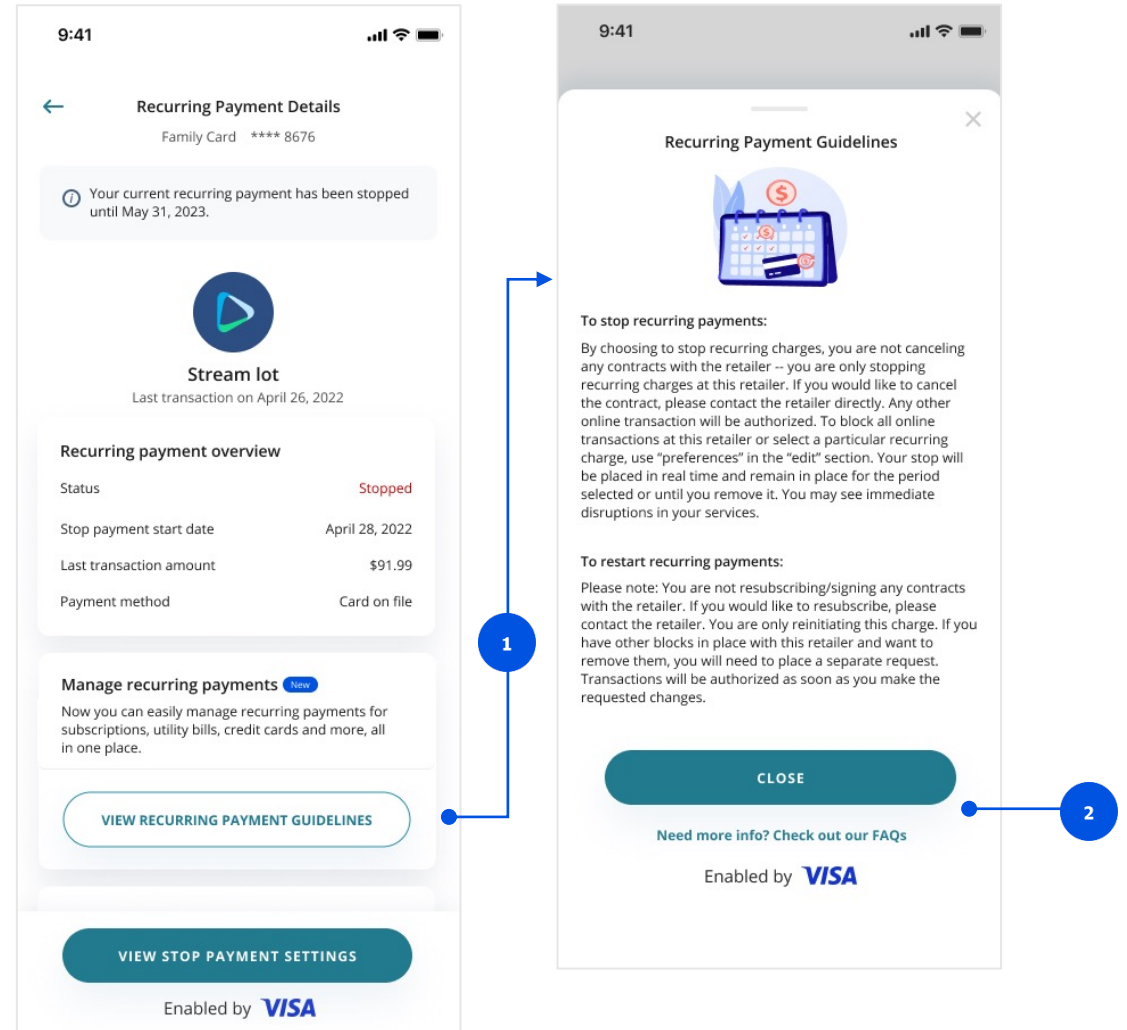
Build awareness and understanding

Technical Requirements

-  Awareness and educational messaging will be owned and internally hosted by the issuer
-  VSPS FAQs

UX Recommendations

-  Include recurring payment guidelines on the “Recurring Payment Details” screen.
Why? To help cardholders understand how to stop a recurring payment, extend a stop payment and remove a stop payment.
-  Create and link to FAQs
Why? Providing customers with additional information about the stop payment service can increase customer satisfaction and engagement and reduce issuer’s customer support volume.



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Best Practices for VSPS Clients

Creating stop instructions with precision

The number of unwanted transactions stopped depends on the quality of transaction data, specifically merchant details, and stop instructions placed. Follow these best practices to create stop instructions that can help you optimize performance and cost.

- Choose the merchant identifiers from the most recent authorization transaction. Check previous authorizations and associated clearing transactions for additional variations and consider using those identifiers also to maximize stop performance. (Note – individual stop instructions will be created for every variation).
- Use merchant identifiers and other parameters if applicable from prior transactions on the account in question.
- Use all available merchant identifiers (name plus CAID, or PFID/SMID if present).
- Set the *“recurring and installment indicator”* to *“true”* if you want to only stop recurring payments. If you want all eligible transactions at the merchant to be stopped, do not set this indicator to *“true.”*
- The more specific your instruction is, the fewer transactions are stopped. For example, if you set the transaction amount to \$25.99, this will stop all transactions for that exact amount (irrespective of the subscription type or future price changes) while allowing all other transactions to pass through.
- Subscribe to VSPS-VAU linking to help make sure a cardholder’s account remains protected after a card/account is replaced.
- Use the *“additional notes”* field to record information, such as case number, that may help later during audit or updates. Do not add PAN-data to this field.

Best Practices for VSPS Clients (cont'd)

Display subscription payments only

This helps prevent cardholders from blocking single payments, which increases issuer costs and can cause acceptance problems for the merchant/cardholder.

- To ensure only recurring transactions are stopped and all other transactions are processed, select the 'recurring and installment transaction only' indicator while triggering the eligible transactions API.

Benefit from cost-control features

In addition to using VSPS's proactive mechanisms to prevent duplicate stop instructions from being created, you can also use automatic cost-control features to improve performance and reduce service costs.

- Make use of the auto-cancel setting for your VSPS subscription. The VSPS system will automatically extend the end date of a stop instruction if the merchant continues trying to take payment. This can prevent the cardholder's account from becoming debited again and processing of subsequent chargebacks.
- Apply the auto-extend setting for your VSPS subscription. The VSPS system will automatically cancel stop instructions that have never stopped a payment after a set period. This helps control long-term stop instruction fees.

Appendix

- Reference Documents
- Alternate Flow

Appendix

Reference Documents

Please contact your Visa representative for more information on how to access these documents.



VSPS API reference guide
on Visa Developer Platform



VSPS Tear Sheet
on COMPASS



Card On File API reference guide
On Visa Developer Platform



Regulation E



VSPS Implementation guide
on Visa Online



VSPS FAQs
on Visa Developer Platform

Provide end date options for active stop instructions

Technical Requirements

There are two ways to request stop instruction information:

1. Use the Retrieve API with a stop ID
2. Use the Search API with a PAN.

To extend a stop instruction:

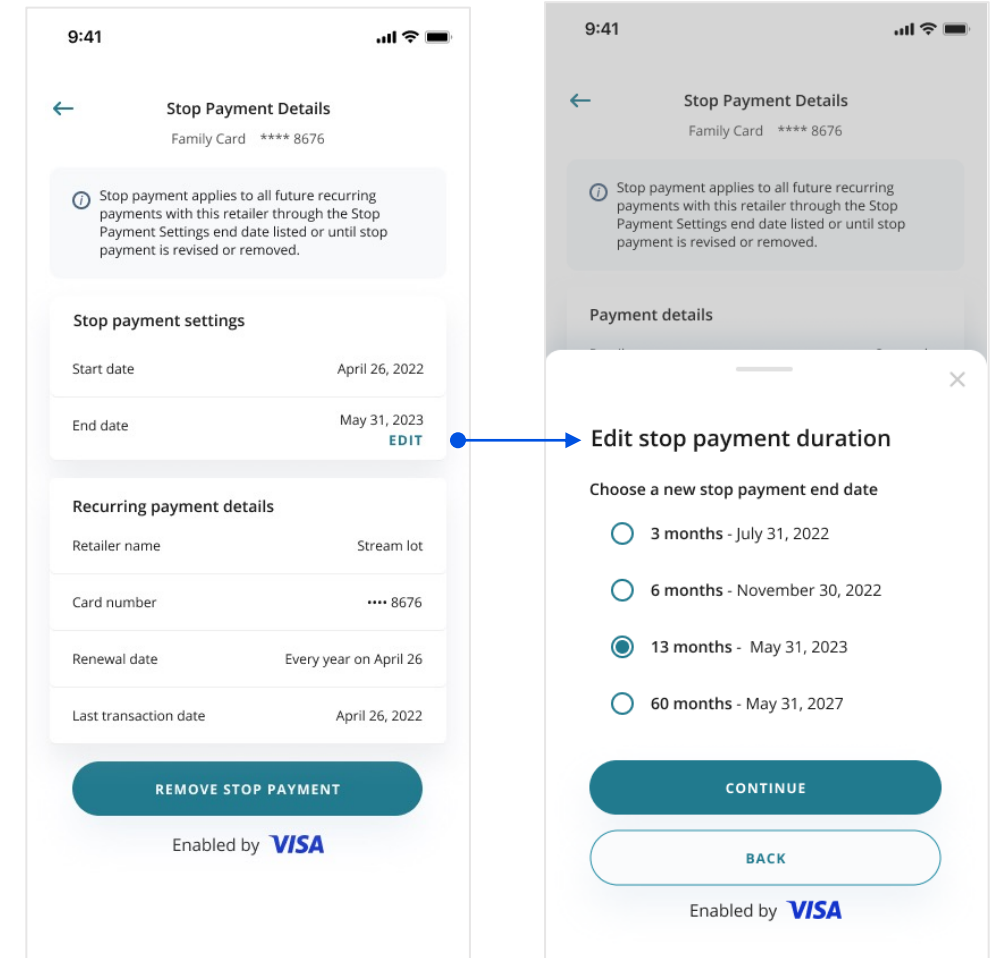
Use the Extend API to extend the duration/validity of a stop instruction.

[VSPS Implementation Guide](#)

UX Recommendations

- 1 It's recommended that issuers use the stop date defaults recommended on pgs. 20-21 of the guide, along with the auto-extend feature. If desired, the Extend API can be used to offer stop date options to cardholders.

Sample screens:





Thank you

For more information, please contact

Product / implementation related
Visa Representative

Technical assistance
esupport@visa.com

