

The Account Verification

An account verification also known as a zero value authorization is a request to check whether a card account is in good standing (i.e. the card is not stolen payments).

3DS and Account Verification

Please note that if an account verification (i.e. AccVerify=Yes) in combination with 3DS is requested the authorization will be always performed with a zero-v carried out with the amount correspondent to the value submitted in the **Amount** field. If the transferred **Amount** is a zero-value the related liability shift will t

Credential on File

Please note that non-payment transactions that establish a **credentialOnFile** (aka [Card Add](#)) require an account verification.

Standalone Account Verification

If you request an account verification without adding a card on file the data element **browserInfo** becomes **optional** for [Server-2-Server](#) and [Silent Order](#) elements might also be not applicable.

No labels