Visa Preauthorized Payment Cancellation Service (PPCS)

This guide describes Visa's optional Preauthorized Payment Cancellation Service (PPCS). PPCS allows you to manage customers' stop payment/cancellation requests for preauthorized electronic funds transfers, such as automatic bill payments and installment payments.

Preauthorized, in the case of PPCS, means the cardholder has signed up for recurring billing with a merchant in advance of the actual payment stream being initiated. You can use PPCS when a cardholder informs you that this preauthorization agreement has been revoked and that they would like to discontinue any future payments.

Note: Transactions that have already received an authorization approval must be allowed to clear and settle; PPCS will not stop these. If you notice that the merchant name differs between the authorization record (PAD) and the clearing record (PAC), you may wish to include both merchant names in your request. This will ensure the payment is declined should the merchant attempt to force post under a different name.

For example: AOL Online transactions may appear as "AOL Online" in the authorization request; however, when the transaction is finalized and submitted for payment, the merchant's name may appear as "TX*AOL Online." Because the names vary, PPCS cannot guarantee the payment will be stopped.

How It Works

- You receive a request from a cardholder to stop one of the following payments:

    - Recurring payment.
    - One-time payment.
    - Bill payment transactions for a closed account.

- To stop the payment(s), you can place an entry on the Visa PPCS database by completing the *SET080 – Visa Preauthorized Payment Cancellation* form on www.fiserveft.com.

- Fiserv EFT enters the request to the PPCS system within 3 days of receiving the request and sends a confirmation notice to you.

- When Visa receives an authorization that matches the information in the PPCS database, they will decline the authorization back to the merchant/acquirer.

- Visa then creates reports related to PPCS. These reports are available through the Visa Online System (VOL).

Cancellation Types

The SET080 form allows you to add, modify, or delete a PPCS request. When adding or modifying a request, you will need to include an expiration date. Visa recommends the following expiration dates:

- Stop payment order – 10 business days after the scheduled due date
- Revocation orders – 1 year

You will also need to select your cancellation type:

Stop payment order – stops an electronic funds transfer for a specific recurring or installment payment from a particular merchant when requested by the cardholder.

Revocation of authorization order – stops all future electronic funds transfers for recurring or installment payments for a specific account from a particular merchant when requested by the cardholder.

Revocation of *all* authorizations order – stops all bill payment transactions for a specific closed account.

Visa Reporting

PPCS reports, which are automatically included as part of the program at no extra cost to you, are available directly from Visa through the Visa Online System (VOL). Due to the security of VOL, Fiserv EFT is unable to view or access these reports for you. The reports are as follows:

Report name	Frequency	Description
Daily Activity and Daily Summary	Daily	Provides an audit trail of PPCS orders entered during the previous day's cycle. Note: Fiserv EFT will confirm your database entry for each request.
Card Numbers with PPCS Activity	Daily	Provides PPCS orders for account numbers and any associated authorization declines or settlement returns for the past 45 days.
Potential Missed Stop Order Management	Monthly	Identifies account numbers that have PPCS orders and recurring or unauthorized chargeback types (reason codes 41, 71, and 72) that have occurred. You can use this information to identify occasions where PPCS orders may not be as effective as intended so that changes can be made to the PPCS order.

If your staff already has access to VOL and you would like to add PPCS to their list of available applications, please have each user email Visa at volenrol@visa.com and request to add PPCS to their existing VOL user ID.

For more information about PPCS, you may wish to review *Visa's Best Practices for the PPCS* available on www.fiserveft.com. Click **Networks**, then **Visa Publications**, then **Visa Preauthorized Payment Cancellation Service.**