

# Are merchants allowed to request card-verification codes/values from cardholders?

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Yes. Card verification codes/values (e.g., CVV2, CVC2, CID, or CAV2) are commonly requested during card-not-present (CNP) transactions such as e-commerce or mail order/telephone order (MOTO) to help verify that the customer is in possession of the card. Card verification codes/values are normally three- or four- digit code printed on the front or back of a payment card.

These codes/values are considered Sensitive Authentication Data (SAD). PCI DSS Requirement 3.3.1.2 strictly prohibits storing them after authorization — even if encrypted.

Merchants must ensure:

- These codes are collected only when necessary for authorization
- They are never stored post-authorization
- Systems and processes are configured to prevent retention

Source: <https://www.pcisecuritystandards.org/faqs/1319/>