



CHIP ADVISORY #22, 13 FEBRUARY 2012

## Updated Policy: Chip Devices with Expired EMV Approvals

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### Summary

Effective 1 January 2011, acquirers may no longer submit Acquirer Device Validation Toolkit testing results for devices containing an expired kernel or interface module.

- Issuer
  - Acquirer
  - Chip Vendors
  - Chip Card Vendors
  - Chip Terminal Vendors
  - Chip Card Personalisation Bureaus
  - Other
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### Overview

EMVCo-accredited laboratories test chip readers and kernels against EMV specifications. If all tests pass, the chip reader or kernel is considered “approved.” EMVCo requires that interface modules (IFMs) and kernels be re-tested on a regular basis to maintain their approval rating and remain on the EMVCo approval list. IFMs and kernels that are not on the EMVCo approval list are considered “expired.”

Visa requires that all new EMV device configurations (applications,<sup>1</sup> kernels,<sup>2</sup> and chip readers<sup>3</sup>) be tested by the acquirer using the Visa Acquirer Device Validation Toolkit (ADVT). Current Visa Operating Regulations prohibit acquirers from submitting ADVT testing results to Visa for devices containing kernels or IFMs that expire prior to 1 July 2010.

**Effective 1 January 2011**, Visa policy has been extended to cover **all** IFMs and kernels, prohibiting acquirers from submitting ADVT testing results to Visa for devices containing expired kernels or IFMs.

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<sup>1</sup> **Applications:** Software to support business functions; often customized to meet the requirements of industry segments (such as restaurants, hotels, general retail, and petrol/gasoline).

<sup>2</sup> **Kernels:** Software developed to EMV specifications that interacts with a chip card and is integrated into an application.

<sup>3</sup> **Chip Reader or IFM:** Hardware developed to EMV specifications that provides physical communication with the chip card.

This change **will not affect** deployed devices or the deployment of devices already approved through ADVT; however, this change **will prevent** the deployment of new and updated device configurations that use hardware or software that is expired or revoked.

**Note:** Related information and requirements are detailed in the *Transaction Acceptance Device Requirements* document.

### **Acquirer Impact**

**Effective 1 January 2011**, acquirers may not submit ADVT testing results for devices containing expired kernels or IFMs. Over time, when creating new applications or upgrading existing applications, some acquirers may need to purchase new kernel software. These software costs will be offset by reduced exposure to interoperability issues. The 1 January 2011 effective date ensures that acquirers will have sufficient time to comply with the new deployment requirements.

### **For More Information**

Email [techquest@visa.com](mailto:techquest@visa.com) and include the keyword "ADVT" in the subject line.