



Visa Mobile

Frequently Asked Questions

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I. Tested Combinations Policy

1. What is a tested combination?

A tested combination is one of the following combinations which has been tested and issued a Letter of Compliance for a handset:

- handset operating system (OS) version and NFC Controller Chip Model and NFC Firmware (FW) version
- handset operating system (OS) version and NFC Controller Chip Model and NFC Firmware (FW) version and compliant embedded secure element (eSE)

2. What is the tested combinations list?

This list provides the tested combinations which have been tested and issued a letter of compliance.

3. What can be done with a tested combination?

A tested combination may be applied to a compliant handset.

4. Are there any requirements to apply the tested combination policy?

- Must have a compliant handset
- The NFC controller and/or eSE has not been changed

5. Can individual parts of the tested combination be applied?

No, all parts of the tested combination must be applied together.

6. Does it matter what was used as the original OS and FW?

No, the original configuration is not a criterion for application of the tested combination.

7. Can I swap NFC controllers or eSEs?

No, only the OS and NFC firmware may be upgraded. NFC controllers and eSE shall remain the same as the original product.

8. Does the tested combination apply if there are additional changes to the compliant handset?

The policy does not apply to the compliant handset if you have changes outside the scope of the tested combination.

9. Will VISA issue a letter of compliance for a tested combination?

VISA issues a letter of compliance only for the first tested compliant combination. Vendors may apply the tested combination to any compliant handset without testing. Any non-tested handset will not be issued a letter of compliance.

10. How does a vendor get a letter of compliance?

A vendor may submit their product through the normal testing and compliance process to apply for a letter of compliance if they do not wish to take advantage of the tested combinations policy.

11. Is the tested combination restricted on the vendor level?

The tested combination may be applied to any compliant handset regardless of which vendor received the letter of compliance or which vendor wishes to use the tested combination.

12. Does the tested combination have a renewal date?

No.

13. Does this policy apply in Visa Europe?

Yes.

14. Where can I find the tested combinations list?

The list is available at <https://technologypartner.visa.com/Testing/TestMaterials.aspx>.

15. Where can I find additional information regarding the policy?

Read the Visa Mobile Proximity Payment Testing & Compliance Requirements for Handsets and Secure Elements available at <https://technologypartner.visa.com/Testing/TestMaterials.aspx>.

II. EMVCo Contactless L1 Test Assessment Availability

16. What is the EMVCo Mobile Product Level 1 Type Approval process?

Beginning February 1, 2014, EMVCo will start accepting mobile handsets compliant to EMVCo CCPS v2.3.1 for Level 1 test assessment.

17. Where can I get more information on the EMVCo Mobile Product Level 1 Type Approval process?

Visit the EMVCo website at www.emvco.com.

18. What products are in scope of an EMVCo Mobile Product Level 1 Type Approval?

- Mobile handset
- Mobile handset with a UICC
- Compliant to EMVCo Contactless Communication Protocol Specification v2.3.1

19. What products are out of scope of an EMVCo Mobile Product Level 1 Type Approval?

- Mobile handset with an eSE
- Not compliant to EMVCo Contactless Communication Protocol Specification v2.3.1

20. Will my product be listed on EMVCo's website once find compliant?

No.

21. What are some of the advantages of going through the EMVCo Mobile Product Level 1 Type Approval?

- Currently there are no fees to receive a test assessment summary
- The test assessment summary may be used across payment schemes
- Vendor may use any EMVCo accredited lab listed at www.emvco.com

22. Will Visa mandate a move to the new process?

Currently there is no mandate requiring vendors to use the EMVCo Mobile Product Level 1 Type Approval process.

23. How does this affect Visa's testing and compliance process?

Visa will maintain both the Visa Mobile Level 1 testing and the EMVCo Mobile Level 1 testing until Visa transitions completely to EMVCo at a later date.

24. My product is out of scope, how do I test it?

Products that are out of scope are required to go through the Visa Mobile Level 1 testing and compliance process.

25. I want to use the EMVCo Mobile Product Level 1 Type Approval Process, what do I need to provide to Approval Services?

Declare on the mobile questionnaire if the product will go through the EMVCo process. Once available, provide the EMVCo issued Test Assessment Summary to Approval Services.

26. Can I submit my product to Approval Services if I have not received the Contactless Level 1 Test Assessment from EMVCo?

Yes. Testing with EMVCo for the Mobile Product Level 1 Type Approval Process may be done in parallel with Visa's Testing and Compliance process. All testing requirements must be met prior to Visa issuing a letter of compliance.

27. What Labs can support testing for EMVCo Mobile Product L1 Type Approval?

Visit the EMVCo website at www.emvco.com for a complete list of EMVCo accredited lab.

28. Can I use an EMVCo Accredited Lab if my product is going through the Visa Mobile Level 1 testing process?

No.

III. Secure Element Lifecycle Management

29. Why is Visa migrating to a new policy?

The legacy Visa policy was based on a card product model, while secure elements operate in a different risk model, and online connectivity allows for software updates in real time in the field.

30. What are the benefits of the new secure element lifecycle management policy?

- The policy provides greater visibility for all stakeholders in understanding the exact validity length of any secure element product being deployed.
- The functional and security renewal testing requirement is removed.
- Simplifies the secure element compliance and management process and provides transparency to all stakeholders who need to manage, develop, deploy, and replace Visa applications on secure element products.

31. What are the significant changes between the renewal policy and the secure element lifecycle policy?

- The functional and security renewal testing requirement is removed for the vendor of the secure element product.
- The compliance recognition end date of the product is based upon the EMVCo ICCN issue date.

32. When is the effective date of the secure element lifecycle management policy?

The new policy is effective on 1 June 2015. Mobile product questionnaires submitted on or after 1 June 2015 will fall under the secure element lifecycle management policy.

33. Will the secure element lifecycle management policy apply to previously compliant products?

Approval Services will contact secure element vendors regarding any previously compliant products that are eligible to be migrated to the secure element lifecycle management policy. It is at the vendor's discretion whether to maintain the original renewal date and policy or apply the new secure lifecycle management compliance recognition end date and policy.

34. What policy will be applied to products that are in process?

For products that are in process, the vendor may select to apply either the renewal policy or the lifecycle management policy.

35. What is the difference between the compliance letter recognition end date vs the account end of life date?

The compliance letter recognition end date is the EMVCo ICCN issue date + 7 years. This is the timeframe in which a vendor's secure element may be bought and sold.

The account end of life date is the EMVCo ICCN issue date + 10 years, which includes the account expiry date. This is the last day the account on the secure element can be active.

36. When is the product removed from the Compliant Products list?

The product will be removed from the compliant products list the month after the compliance recognition end date.

37. How does the new policy affect the compliance of a handset with an eSE?

A handset with an eSE will be given a 3 years compliance recognition end date.

If a vendor wishes to extend the compliance recognition the handset shall be submitted as a new product and is subject to the testing requirements at that time.

38. Will my letter of compliance be valid if the ICCN is not renewed?

The letter of compliance will remain valid if the ICCN has not been renewed. Note, if you wish to submit a derivative a valid ICCN is required, unless the update is a minor change and no security testing is required.

39. Will my letter of compliance be valid if the PCN is not renewed?

The letter of compliance will remain valid if the PCN has not been renewed. Note, if you wish to submit a derivative a valid PCN will be required, unless the update is a minor change and no security testing is required.

40. For derivative submissions, does the PCN have to be valid?

Yes, unless the update is a minor change and no security testing is required.

41. Will my letter of compliance be valid if the GP certification is not renewed?

The letter of compliance will remain valid if the GP LoQ has not been renewed. Note, if you wish to submit a derivative a valid GP LoQ will be required.

42. For derivative submissions does the GP certification have to be valid?

Yes.

43. Are there any changes to the testing requirements?

No, the testing requirements remain the same.

44. Where can I find information regarding the secure element lifecycle management policy?

The following documents addresses the new policy:

- Visa Mobile Proximity Payment Testing and Compliance Requirements
- Mobile FAQs
- Visa Secure Element Renewal and Lifecycle Management Whitepaper

These documents can be found at

<https://technologypartner.visa.com/Testing/TestMaterials.aspx>.

In addition, Chip Bulletin #31 has been posted at

<https://technologypartner.visa.com/Library/Bulletins.aspx>.

IV. HCE Testing

45. When is Approval Services accepting HCE capable handsets for testing?

Testing is available on 03 June 2015.

46. What type of handset configurations are accepted for testing?

In addition to the Handset (UICC only) and Handset with an eSE product configuration, Approval Services is now accepting:

- Handsets that support HCE only and
- Handset that support both a SE and HCE. (SE is either removable or embedded)

47. What testing is required?

- For a Handset (HCE only) product configuration, the product is required to go through analog, digital and cross testing.
- For a Handset (SE and HCE) product configuration, the product is required to go through analog, digital and cross testing for the SE and digital and selective cross testing for HCE.

48. Which Visa-Recognized Laboratories are providing HCE testing?

The Visa Recognized Testing Laboratories document has been updated to include labs that support HCE testing. This is available to download at <https://technologypartner.visa.com/Testing/TestMaterials.aspx#712>

49. My handset is HCE capable, can I opt to test for the SE only?

No. The HCE testing requirements are required if the handset's operating system supports HCE.

50. How should I configure handsets to be provided for Contactless L1 testing?

A Level 1 test application (also referred to as the "L1 test application") has been developed in order to perform Contactless L1 testing.

51. How should I configure handsets to be provided for cross testing?

Handsets should be configured in a way that allows Visa the ability to load a test applet.

52. Can the Visa-Recognized Laboratory configure my handsets for Contactless L1?

Yes. Contact the Laboratory directly for details.

53. How do I update the letter of compliance of a previously compliant handset to include HCE?

Submit the mobile product questionnaire to ApprovalServices@visa.com to initiate the HCE testing and compliance process.

54. Does the L1 test application package work for non-Android operating systems?

No. The L1 test application package has been developed to support an Android OS. Please contact ApprovalServices@visa.com for other OS implementations.

55. How do I get the L1 test application package?

The package is available to download at <https://technologypartner.visa.com/Testing/> via a click license.

56. Will I need two separate Level 1 test reports for handset that supports both HCE and secure element?

Yes, until EMVCo supports HCE Level 1 testing. EMVCo TAS process is used for the secure element path, and Visa Level 1 test process is used for the HCE path.