

Chip Vendor Enabled Service Streamlining Visa's Level 3 Testing, Analysis and Reporting Requirements



Visa®-accredited third party service providers are helping to streamline the Level 3 (L3) testing and reporting requirements for deployment of EMV chip and contactless acceptance devices globally.

Third-party Provided Solution for Acquirer L3 Testing

We understand that the variety of processes payment brands have in place for L3 testing can be daunting. To help address these challenges, Visa has introduced the Chip Vendor Enabled Service (CVES). This service engages third-party service providers to perform mandatory L3 testing on behalf of acquirers and processors. The service includes execution of required test cases, analysis of test results and optional submission of reports to Visa, using the Chip Compliance Reporting Tool (CCRT) - a centralized, server based solution for systematic reporting of test results from Visa's L3 toolkits.

EMV contact and contactless chip acquirers can now take advantage of this simplified terminal certification service, by partnering with a Visa-accredited CVES service provider.

Service providers offering this service must have completed a confirmation process with Visa, whereby their eligibility was verified and the ability to effectively deliver the required services was demonstrated.

For More Information:

For a list of Visaaccredited third-party CVES service providers, visit the Visa Technology Partner website https://technologypartne r.visa.com/Toolkits/#publ iclist.

For more information on the Visa Chip Vendor Enabled Service contact your Visa representative.

CVES Provider Eligibility

Initially, eligibility to provide Visa's Chip Vendor Enable Services (CVES) was only extended to any L3 test tool vendor having a tool listed on Visa's *Confirmed Chip Tools* list. More recently, it has further been extended to include other types of third-party service providers, once "sponsored" by a client. Client sponsorship acts as an attestation that the service provider is capable of effectively meeting the L3 testing requirement needs of the client.

A list of Visa-accredited CVES providers may be found on the Visa Technology Partner website: https://technologypartner.visa.com/Toolkits/#publiclist.

Service Requirements

To offer CVES, third-party service providers much possess the following:

- A valid Visa Business ID (BID)
- An active Visa Online User ID
- User entitlement to the CCRT, for L3 test results submission
- Their own or any Visa-confirmed L3 test tool, fully equipped with Visa's suite of L3 test cases
- The ability to execute the required L3 tests on the client's acceptance device
- The ability to analyze test results and determine pass/fail outcomes
- The ability to provide consultation on any failed or inconclusive results as necessary
- The ability to successfully submit test results on behalf of clients using CCRT¹
 Note: Clients must complete all required licensing and set-up paperwork as a pre-requisite for providing CCRT entitlement to their chosen vendor.
- A service to monitor terminal deployments by their clients and be ready to assist with resolution of interoperability issues

Client Benefits

With the availability of CVES, Visa anticipates a more streamlined and efficient L3 chip testing and reporting service. Acquirers will benefit from this third-party provided service through delivery of:

- A faster time-to-market with speedy test execution and result submission
- Improved efficiencies of device testing methods mitigating time delays to deployment
- A process that will minimize interoperability problems and poor cardholder experience in the market

January 2020 Visa Public 2

¹ In the US region, Visa offers the *Visa U.S. Chip Acquirer Self-Accreditation Program*, which enables U.S. acquirers to self-certify their chip point-of-sale (POS) devices. The self-accreditation program for U.S. acquirers eliminates the need for them to use the CCRT to report L3 terminal test results.