

EMV® News

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Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

Did you know?

Streamlining Contactless Level 3 Chip Certifications

As contactless payments continue to grow in the U.S. market, it is imperative that the acceptance devices are enabled to process contactless chip transactions. To support the contactless rollout and migration to EMV contactless, Visa has streamlined the contactless Level 3 chip certifications for terminal devices that have already been certified for contact chip, including those with legacy support for Magnetic Stripe Data (MSD) contactless. The following chart explains the options and steps to follow to take advantage of the streamlined approach:

If adding quick Visa Smart Debit / Credit (qVSDC) to a terminal device that has been certified for contact chip and may also support legacy MSD.

Yes

Steps to follow:

1. Set up the terminal device application to process qVSDC contactless (contactless chip) transactions.
2. Limited streamlined testing for contactless chip is required by Visa and limited regression testing for the contact chip interface is recommended (refer to the latest U.S. version of Acquirer Device Validation Toolkit (ADVT) and Contactless Device Evaluation Toolkit (CDET) for details) against acquirer/processor end-to-end existing Level 3 testing environment or VisaNet Certification Management Service (VCMS). A U.S. Visa-Confirmed Acceptance Test Tool or the Visa CDET app may be used.
3. A notification email attesting successful completion of U.S. CDET testing (all test results "pass") must be sent to acquirer/processor or for organizations still submitting test results into Chip Compliance Reporting Tool (CCRT), submit without requesting Visa review. CCRT will auto-accept the submission. (Optionally include logs).
4. If above steps have been successfully completed, then the terminal device is considered to have completed contactless Level 3 chip certification from Visa's perspective.

Please refer to the Visa U.S. EMV Chip Terminal Testing Requirements for additional details.

No

No changes to current certification processes with the acquirer/processor or Visa including the submission of test results in Chip Compliance Reporting Tool (CCRT).

Note: For chip projects to proceed with reduced testing cycles, fewer test cases and a faster implementation time, Visa strongly recommends certifying the terminal for both Quick Chip and qVSDC at the same time.

Note: Terminal device must have already received EMV Level 1 and Level 2 approval and is configured for deployment.

Note: Unlike contact EMV kernel, Visa's contactless EMV kernel does not have any dependencies to other brands' certifications. Therefore, replacing Visa's legacy MSD with qVSDC, or adding qVSDC, can be completed in an autonomous manner.

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U.S. Contactless Transit Terminal Testing

Visa has published a stand-alone U.S. contactless transit terminal testing document to provide guidance to mass transit merchants and processors/acquirers in the U.S. The document provides guidelines on EMV Level 3 testing of a terminal accepting contactless payments at a transit gate when using a Visa transit model. U.S. Visa Contactless Transit Terminal Testing is now available at Visa Online (VOL) and Visa Technology Partner (VTP).

The Chip Compliance Reporting Tool (CCRT) has also been updated to include a U.S. Contactless Device Evaluation Toolkit (CDET) transit version.

Testing Reminders

- **Effective 1 June 2018**, use of Acquirer Device Validation Toolkit (ADVT) Version 6.1.1 is no longer permitted in the U.S. region. For contact testing initiated on or after this date, users are required to use the latest version of ADVT Version 7.
- **Effective 1 March 2018**, use of Contactless Device Evaluation Toolkit (CDET) Version 2.2 is no longer permitted in the U.S. region. For contactless testing initiated on or after this date, users are required to use the latest version of CDET Version 2.3.
- **Effective 13 April 2019**, all contactless devices must comply with VCPS 2.1.1 or later and actively enable the qVSDC transaction path.



- Refer to the latest version of the U.S. Quick Chip and Minimum Terminal Configuration ADVT 7 / CDET 2.3 Use Cases, which includes a subset of the ADVT test cases and U.S. credit and debit specific test cases for U.S. testing requirements.
- If terminal has been previously certified for standard/full EMV and terminal supports Quick Chip, then only regression testing is required for adding Quick Chip and Visa strongly recommends using the streamlined approach (illustrated above) to add qVSDC.

For inquiries or questions, please contact VisaTechPartnerships@visa.com.

In the meantime, please visit these Visa chip sites for more information about EMV:

Visachip.com

Visa Technology Partner

Visa Chip Bytes

EMV Testing and Certification White Paper: *Current Global Payment Network Requirements for the U.S. Acquiring Community*

Visa Approval Services

Refer to Approval Services monthly approved products lists for chip payment devices that were granted Letter of Approval (LOA) upon completion of Visa's contactless Level 2 kernel testing and approval process. The complete list is available on Visa Technology Partner website (https://technologypartner.visa.com/Testing/TestMaterials.aspx).

For any other questions on the Approval Services' testing and approval process for contactless chip payment devices, please contact ApprovalServices@visa.com.

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