VISA

EMV® News

December 2018

Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

Did you know?

Reminder: Upcoming Visa Contactless Chip Acceptance Requirements

As adoption of contactless payments continues to grow, migrating from legacy magnetic-stripe data (MSD) contactless to the EMV contactless standard is important to improving payment security and interoperability while delivering an improved customer experience. Today, more than 56 percent of face-to-face Visa transactions in the U.S. occur at contactless-enabled merchant locations.[1] Therefore, **effective 13 April 2019**, all terminals in the U.S. region that accept contactless payments must comply with the Visa Contactless Payment Specification (VCPS) 2.1.1 or later, and actively enable Visa's EMV contactless solution: the quick Visa Smart Debit/ Credit (qVSDC) transaction path. This requirement applies only to merchants that are already accepting contactless payments or elect to enable contactless acceptance in the future.

To actively support the qVSDC transaction path, the terminal must be enabled to complete Visa contactless payment transactions as specified in the VCPS, and must transmit the full chip data generated in the transaction to VisaNet. For clarification, the VCPS requires that a qVSDC transaction **must** be performed when the card or device supports qVSDC and the reader supports both qVSDC and MSD. Visa recommends disabling MSD contactless when enabling qVSDC, since all contactless cards and devices support qVSDC.

EMV/qVSDC contactless provides benefits such as:

- **Global Interoperability:** The majority of issuers outside of the U.S., as well as select issuers within the U.S., support qVSDC only on their contactless cards.
- **Security:** qVSDC transactions are built on EMV chip technology, which has proven effective at reducing counterfeit fraud and lays the foundation for future innovation.
- **Approval Rates:** Approval rates for qVSDC contactless transactions show improvement compared to MSD contactless transactions due to better data quality, reducing friction at the point of sale.

Any terminals that are not qVSDC-enabled by 13 April 2019 will be non-compliant. Please work with your Acquirers and POS solution providers to ensure you have a migration plan and are processing qVSDC if accepting contactless payments. Visa's streamlined contactless Level 3 chip certification can accelerate the adoption of qVSDC.

[1] Source: VisaNet Enterprise Data Warehouse, September 2018.

4 Easy Steps to U.S. Terminal Contactless Testing

Visa introduced a more efficient testing solution in August 2018 to support the implementation of qVSDC. This solution streamlines contactless Level 3 chip certifications to accelerate the adoption of qVSDC. Once a terminal device is set up to process online qVSDC contactless transactions and has been certified for contact chip, then only limited streamlined testing will be required for qVSDC contactless. Refer to the [EMV Newsletter August 2018](#) for more details. Contact your acquirer and request Visa contactless testing only to accelerate your testing timeline.

> **Not contact chip certified?** Follow current L3 certification processes

Already contact chip certified? Let's go.

STEP 1: What do you have now?

- MSD contactless? TTQ change
- qVSDC contactless capable? Enable qVSDC – TTQ change
- qVSDC contactless capable and contactless and/or EMV® kernel expired? Enable qVSDC, TTQ change[2]

STEP 2: Self-certify

Self-certify for qVSDC.
Streamlined testing for contactless and limited regression testing for contact chip interface. Use either U.S. Visa-Confirmed Acceptance Test Tool OR Visa CDET mobile app.

STEP 3: Simplified notification process

A simplifed process attesting successful completion of Visa U.S. CDET testing (all test results "pass") must be sent to acquirer/processor.

STEP 4: You're Set!

If Visa testing is successfully completed, the terminal device is considered to have completed contactless L3 chip testing from Visa's perspective.

For more details see the [EMV Newsletter - Did You Know (Oct Nov 18)](#) and for more information on contactless go to [visachip.com](#).

[2] You can test on a contactless and/or EMV expired kernel based on Visa current requirements. Refer to the Kernel Management Guidelines webcast available at [www.emv-connection.com/emv-resources](#) and the latest version of *EMVCo Type Approval Bulletin No. 11* for more details.

Do you know U.S. Visa contactless limits?
Distinguishing between different types of limits for contactless transactions

Cardholder Verification Method (CVM) Limit

Transactions above this amount may require cardholder verification for a contactless transaction.

U.S. Recommendation: Set to zero with Quick Chip; optionally set limit if no Quick Chip. There is no limit required for EMV terminals. If a merchant elects to use a limit, use a high value (i.e. $200).

Visa Easy Payment Service (VEPS) Limit

Transactions that qualify under VEPS program do not require CVM.

U.S. Recommendation: Refer to Visa Rules for requirements related to VEPS, including transaction value thresholds.

Reader Contactless Floor Limit

Transactions above this amount require an online authorization by the card issuer.

U.S. Requirement: Set to zero.

Contactless Transaction Limit

Transactions above this amount are terminated and must be processed using a different interface. Not supported in the U.S. or globally.

U.S. Requirement: Disable or set to maximum amount.

For more information, refer to the Visa U.S. Merchant Contactless Deployment Quick Reference Guide.

> Reminder: Refer to EMV Newsletter October 2017 for more information on contactless acceptance requirements.

Reminder About VAR Mailbox

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.