

A woman with long brown hair, wearing a white and grey striped sweater, is holding a blue Visa contactless card near a payment terminal. The terminal has a 'WELCOME' sign and a Visa logo. In the background, a blue car is parked. The Visa logo is prominently displayed in the top right corner of the image.

VISA

EMV® Chip News

December 2019

Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions



Did you know?

Testing Reminders

Contactless Device Evaluation Toolkit (CDET)

Reminder that effective January 1, 2020 to start using the new version of CDET revision B, as on 31 December 2019, the global CDET Version 2.3—Revision A will expire. Therefore use of CDET Version 2.3—Revision A will no longer be permitted.

Production cryptogram failures

Visa is reminding you that Visa Smart Debit / Credit and quick Visa Smart Debit / Credit transactions must successfully pass cryptogram verification during testing. Visa has identified several cases of erroneous coding in Visa Smart Debit / Credit (VSDC) and quick Visa Smart Debit / Credit (qVSDC) production, causing transactions to be declined due to cryptogram failure. For example, Visa Contactless Payment Specification (VCPS) sets all of the Terminal Verification Results (TVR, tag '95') bits sent to the card for cryptogram generation to 0b. Changing any of the bits in the authorization message will therefore cause cryptogram validation to fail, resulting in a decline. Specifically, Visa has noticed examples where TVR byte 3, bits 4 and/or 8, have been set to 1b, causing declines.

It is important to remember that software updates should be thoroughly tested before moving to production, at a minimum, using the latest version of the U.S. Quick Chip and Minimum Terminal Configuration Acquirer Device Validation Toolkit (ADVT) / Contactless Device Evaluation Toolkit (CDET) Use Cases.

Note: This erroneous coding applies to contactless chip transactions only.

Other Resources

Refer to the [Consumer Experience at the Contactless Point-of-Sale](#) guide and [Contactless POS Experience Best Practices Webinar](#) recently published by the U.S. Payments Forum for a cross-industry perspective on contactless acceptance best practices.

100m+

More than 100 million Visa contactless cards have now been issued in the U.S and we expect 300 million cards by the end of 2020.

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](https://visachip.com)

[Visa Technology Partner](#)

[EMV Testing and Certification White Paper: Current Global Payment Network Requirements for the U.S. Acquiring Community](#)

EMV Level 3 Contactless Certification Recommended Solutions to Reduce Deployment Time document can be found here:

<https://www.uspaymentsforum.org/forum-published-resources/>

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 at: <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.