

A woman with long brown hair, wearing a white cardigan over a dark top, is shown from the side, holding a blue Visa card and tapping it on a grey payment terminal. The terminal has a 'WELCOME' sign at the top, a Visa logo, and a contactless payment symbol. A car is visible in the background.

VISA

EMV® Chip News

January 2020

Visa is announcing today a new program to recognize optimal tap to pay POS Solutions

Visa is announcing a new U.S. program to recognize point of sale solutions with an optimal tap to pay acceptance payments experience, **Visa U.S. Qualified Tap to Pay Point of Sale Program**.

Technology payment partners that develop contactless payment solutions can qualify to participate in the program if they meet Visa's optimal requirements for a tap to pay POS acceptance experience. The program is designed to recognize retail partners are ready and equipped to meet customers' expectations by delivering a consistent, improved experience at the POS. Merchants and customers benefit from a fast, easy, secure checkout experience, operational efficiency, and competitive differentiation in the market. An optimal experience and awareness of tap to pay can be achieved by taking the following actions:

- Ensure consumers know they can tap to pay as they approach a terminal by communicating it on the "home screen" of the POS (as applicable) and throughout the checkout experience using additional POS collateral (i.e., table mats, table tents, terminal toppers).
- Allow consumers to tap at the beginning of a transaction, and do not require clerks to activate the contactless reader (i.e. ensure that it is "always on").
- Ensure the contactless symbol and the word "tap" are clearly displayed on or near each contactless-enabled terminal to remind customers that they can tap to pay at checkout.

The Visa U.S. Qualified Tap to Pay Point of Sale Program engages POS providers to offer Visa's optimal POS tap to pay solutions. Visa will recognize partners who demonstrate these solutions at the next Visa Payment Technology Partner Forum on March 3, 2020.

How It Works

Any payment technology partner (PTP) that develops contactless payment solutions and has at least one formal acquirer level 3 contactless quick Visa Smart Debit/Credit (qVSDC) certification complete can qualify.

To begin engagement with Visa, the provider should submit their participation request via email to Cindy Kohler, kohler@visa.com. Once the request is received, Visa will provide details of the criteria and ensure the provider meets the eligibility requirements outlined below.

- Provide at least one formal acquirer Level 3 contactless quick Visa Smart Debit / Credit (qVSDC) testing completion letter.
- POS solution has not been identified with any significant interoperability issues.
- Submit qualified POS solution video based on defined optimal criteria.
- Only qVSDC enabled POS solutions that are generally available to payment technology partner's customers are eligible.
- Submit qualified POS solution video by February 25, 2020. Visa will review submissions and approve the qualified solution(s) using the above criteria. Selected POS solutions will be recognized at the PTP Forum on March 3, 2020.
- Visa will review submissions and approve the qualified solution(s).

Benefits to Your Business

A consistent, improved experience at the POS delivers:

- Fast, seamless and secure payment experience
- Contactless signage drives more taps on average
- Signage directly impacts tap to pay penetration

For More Information

Contact Cindy Kohler at kohler@visa.com for more details on participating in the program.

Note: For the purposes of this program, any entity which develops, produces, and manages the contactless payment acceptance experience at the Point-Of-Sale would fall under the classification of a payment technology partner.

The different categories of technology partner solutions include and are not limited to POS provider providing terminal hardware and software, integrated Point-Of-Sale offering acceptance as part of a single, fully-integrated cash register system, middleware provider providing the interface to processor, and a payment gateway providing processing and value added services to clients.

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.

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://www.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.