

A woman with long brown hair, wearing a white cardigan over a black top, is shown from the side, tapping a blue Visa card on a grey payment terminal. The terminal has a Visa logo and a contactless symbol. In the background, a blue car is visible. The Visa logo is prominently displayed in the top right corner of the image.

VISA

EMV[®] Chip News

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Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

Merchant Options for Reducing Cardholder Interaction During COVID-19



As the global outbreak of COVID-19 continues to evolve, merchants are facing challenges responding to the changing needs and concerns of customers and communities. One of the key points of focus is reducing the need for customers to interact physically with POS terminals. Below are options that are available and strongly recommended for merchants interested in reducing unnecessary interaction.

Tap to Pay

Merchants leveraging contactless technology can offer customers a fast, easy, safe and secure payment experience at checkout. Tapping to pay allows customers to pay with their contactless-enabled cards or payment-enabled devices, thereby reducing the physical interaction with the POS terminal.



Contactless enabled merchants may encourage consumers to pay with a tap to reduce exposure for their employees and customers.

- Ensure contactless POS terminals be positioned in a customer-facing orientation and within easy reach of the customer, in order to enable a contactless transaction without the need for the merchant's staff to handle the customer's card.
- Display contactless signage using the globally leveraged EMVCo indicator and symbol throughout the cardholder experience (at store entry, around the terminal, and at the payment moment) to increase awareness for customers that they can tap.
- Merchants interested in placing additional signage to advise their customers of contactless options can order tap to pay materials from the [Visa Merchant Signage Fulfillment](#) site at no cost.

Visa has several resources available for merchants that have not yet enabled contactless payments but would like more information about how tap to pay can help their business.

For more information on deploying tap to pay, visit the [Contactless Payments page](#) on Visa.com.

For additional information on helping workplaces stop the spread of COVID-19, visit the [Getting Your Workplace Ready for COVID-19](#) published by the World Health Organization.

Cardholder Verification

For U.S. contactless transactions, there is no cardholder verification method (CVM) limit required for EMV terminals. If a merchant elects to use a limit, use a high value (i.e. \$200). In 2018, Visa removed the need to capture and validate a signature for merchants that have deployed EMV[®] chip technology; the change applies to transactions via all interfaces at EMV-capable devices (i.e., tap, dip and swipe), and is not limited by transaction amount. Along with that change, dispute rights tied directly to the lack of signature capture were also eliminated. EMV-capable merchants can quickly and easily implement a "No Signature" policy by suppressing or turning off the signature prompt in the payment application; no re-certification is required. Alternatively, merchants may choose to make no changes and simply ignore the signature prompt altogether.



No Signature
Prompt

Practices That Should Cease Immediately

There are some practices that some merchants employ for accepting payments that should cease immediately, not only as a response to COVID-19 to reduce merchant staff and cardholder interaction, but also as they are not permitted under the Visa Rules. These practices include:

- Capturing a cardholder verification value 2 (CVV2) for card-present/face-to-face transactions.
- Requiring cardholders to produce identification as a condition of accepting a Visa payment product.

Additional Options for Reducing Cardholder Interaction

There may be other reasons customers are prompted to physically interact with POS terminals, which merchants could address by other means; these practices should be reconsidered during COVID-19 and re-established after. Some examples include:

- **Payment-Related Practices**
 - Confirming the transaction amount; this is not a Visa requirement and has no impact on transaction processing or disputes.
 - Transaction receipts are only required for a subset of specific transactions, or if the customer specifically requests; transaction receipts may also be provided electronically.
- **Customer Relationship and Loyalty**
 - Entering the customer's phone number/email address for loyalty purposes could be captured verbally, without requiring the customer to "key in" the information.

Other Resources

Refer to several recently published U.S. Payments Forum documents for merchants on how to safely disinfect payment terminals and for consumers on how to utilize a personal pen or stylus to complete transaction. The [Tips for Cleaner Payments](#) resource and infographic and [Consumer Interactions at the Point of Sale](#).

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

Inquiries and Additional Resources

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](#)

US Payments Forum White Paper: [EMV Level 3 Contactless Certification Recommended Solutions to Reduce Deployment Time](#)

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.