



EMV[®] Chip News

May 11, 2020



Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

Visa's Operational Business Response to COVID-19: U.S. Automated Fuel Dispenser EMV Liability Shift Delayed to 2021

In response to the circumstances brought on by the COVID-19 pandemic, Visa is further delaying the U.S. domestic automated fuel dispenser (AFD) EMV liability shift from 1 October 2020 to **17 April 2021**.¹

The Visa Fraud Monitoring Program (VFMP) – AFD that monitors fuel locations for excessive AFD counterfeit fraud will also continue **through April 2021**.

In August 2011, Visa initially announced a roadmap for EMV migration, which, according to Visa data, has resulted in an 87 percent decrease in counterfeit fraud dollars at upgraded merchants. Currently, 99 percent of U.S. payment volume is on EMV cards. Fuel merchants continue to install upgraded AFD terminals, with over 15 percent of fuel transactions now conducted as EMV transactions.



Fuel Merchant Best Practices

Fuel merchants should continue their efforts to enable AFD EMV acceptance to mitigate counterfeit fraud and avoid lost / stolen fraud liability. Fraud tools such as transaction velocity checks, Address Verification Service (AVS) ZIP code prompting, and Visa Transaction Advisor (VTA) should be fully utilized to mitigate counterfeit fraud until AFDs are EMV-enabled. Certain merchants are required to perform AVS inquiries.



Refer to the [Visa Payment Acceptance Best Practices for U.S. Retail Petroleum Merchants](#) for more details on best practices.

Other Resources

Refer to the U.S. Payments Forum White Paper on opportunities for streamlining and optimizing contactless certifications [EMV Level 3 Contactless Certification Recommended Solutions to Reduce Deployment Time](#).

The May 2019 and October 2019 Chip Newsletters have [details](#) on the Electronic Payment Service (EPS) certification process that can streamline acquirer level 3 testing. It would benefit all terminal device types (e.g., ATM, AFD, POS, mPOS). It aims to remove redundant testing.

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.

Merchants interested in placing signage to advise their customers of contactless options can order tap to pay materials from the [Visa Merchant Signage Fulfillment](#) site at no cost.

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.

¹ Refer to Section 11.2 for definition of the Liability Shift in the [Visa Smart Debit / Credit and Visa payWave U.S. Acquirer Implementation Guide \(USAIG\)](#).

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.

