Upgrading Your Point-Of-Sale (POS) Infrastructure to Accept Chip Cards

VISA

For More Information

Contact your acquirer or payment processor to assist you with assessing the readiness of your POS system for the acceptance of chip on their processing platform, and to help you select the solution that best meets your business needs. Depending on your location's specific environment there may be other factors to consider, and your acquirer or payment processor can help you make this determination.

As a merchant, the first step in upgrading to Visa chip technology is to contact your acquirer/ and request their interface specifications. They can help you assess the readiness of your POS system for acceptance of chip with their processing platform, and select the solution that best meets your business needs. Here is a list of some topics that you need to discuss and determine with your acquirer, processor, and vendors as part of your evaluation:

- Chip acceptance needs; whether you'll be doing dual (contact and contactless chip), contact, or contactless/mobile chip acceptance.
- Terminal hardware needs and the following components if applicable to your environment:
  - Standardize solutions
  - POS device - integrate, upgrade, or new installation
  - The terminal-to-retailer host interface
  - The terminal-to-retailer workstation interface
  - In-store terminal controllers
  - The retailer-to-acquirer/payment processor host interface
  - Infrastructure of in-house back-office systems
  - Capacity planning processing, logging, and backing-up transactions
  - Terminal placement including signage, branding, and hardware installation needs
- Software needs, including terminal and other payment related systems.
- Any reporting needs or changes including support of Chip Compliance Reporting Tool (CCRT) reporting.
- Resources that will be required for chip implementation.
- Changes to your customer interaction and transactional procedures.
- Testing needs including use of Visa test tools: Acquirer Device Validation Toolkit (ADVT), Contactless Device Evaluation Toolkit (CDET) and qVSDC Devgice Module.
- Terminal deployment schedule.
- Live dates for each store location.
- Documentation and staff training needs.
- An overall project plan with contingency plans.
- Ongoing support needs.