POS Terminals Must Be Correctly Configured to Accept New Card Products

Global | *Acquirers, Processors, Agents*
Visa, Interlink Networks; V PAY; Europe Processing

Overview: Visa is reminding clients of configuration requirements for POS terminals to successfully accept new card products. Failure to configure terminals according to Visa requirements can cause rejection of cards and a poor customer experience.

Visa is reminding clients of the following configuration requirements for POS terminals.

Biometric Cards

Some new card products include embedded fingerprint sensors allowing for the verification of cardholders based on a biometric match. During a contactless transaction, the new cards will indicate to the terminal that a consumer device cardholder verification method (CDCVM) was used as the CVM when the biometrics match.

Requirements for Contactless Points of Sale

Contactless terminals must conform to version 2.1 or higher of the *Visa Contactless Payment Specification* (VCPS) (except for terminals in Canada and LAC deployed prior to 2014), which requires that contactless terminals support CDCVM. In addition, terminals in Europe must comply with version 1.5 of the *Visa Europe Contactless— Terminal Requirements and Implementation Guidelines* (TIG), which includes support for strong customer authentication as defined by the Payment Services Directive 2 (PSD2) regulations.

Acceptance testing has revealed that there are still contactless terminals deployed that do not support CDCVM. If they do not, acceptance issues may arise with consumer payment devices that use CDCVM, such as mobile contactless and newer forms of payment technology like biometric cards.

Requirements for Contact Points of Sale

Acceptance testing also found terminals that support default CVM processing for the contact interface. This is an optional feature that enables a terminal to impose a minimum CVM (e.g., signature at the point of sale or online PIN at the ATM) when the result of EMV CVM processing does not require one. This can cause confusion for cardholders when biometrics are used for the transaction. It is strongly recommended that the default CVM option is not used and is removed from POS terminals in support of biometric and mobile technology.

Client Reminders

Acquirers, processors and their agents are required to upgrade or reconfigure terminals to support Visa's current requirements for contactless.

Acquirers, processors and their agents are strongly recommended to remove default CVM implementation from their terminals.

For More Information
Merchants and third party agents should contact their acquirer.