

EMV® Chip News

August 2019

Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

Did you know?

Contactless issuance is expected to accelerate rapidly in the U.S. with more U.S. consumers tapping to pay with contactless cards, it is important to create a consistent experience for customers at the point-of-sale and ensure consumers are aware their card is contactless-enabled to benefit from this fast, easy and secure way to checkout. This can be achieved by implementing a best in class POS as well as drive awareness for consumers. Below are considerations for a best in class POS experience:

1. Implement EMV contactless for enhanced security and interoperability.
2. Improve the point-of-sale with proper door signage and at the checkout/terminal.
3. Ensure consumers know they can tap to pay throughout the checkout experience.
4. Educate clerks and consumers by deploying marketing and education materials.
5. Ensure consumers know they can tap to pay by looking for this symbol on their card or device and terminal by displaying proper signage.

DIGITAL TRANSACTIONS Trends in the Electronic Exchange of Value

Visa CEO Predicts 100 Million Contactless Cards in a Year

BUSINESS INSIDER

Visa predicts the number of contactless cards issued in the U.S. will rise to 300 million by the end of 2020



Make sure the Contactless Indicator is clearly displayed on or near each contactless-enabled checkout terminal to remind customers at checkout that they can tap to pay.

Consumers should ...

- Be aware if the EMVCo Contactless Indicator appears on the front or back of a credit or debit card, the card is contactless-enabled and can be tapped to pay.
- Know what devices accept contactless.
- Understand where on the terminal they should tap.
- Be able to tap at any point during the transaction.
- Know that their payment is complete.

Unattended merchants (i.e. vending, parking, etc.) can also benefit from Visa's existing streamlined contactless testing requirements

Contactless Device Evaluation Toolkit (CDET) is an incremental set of Visa Contactless chip test cases that accompany Visa's contact chip toolkit Acquirer Device Validation Toolkit (ADVT). It is used for acquirer Level 3 (L3) testing.

In the examples below, a single contactless reader can be tested to implement contactless terminals. Therefore just Test One!

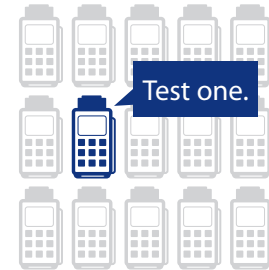
1. CDET does not test the performance of the contactless antennae or reader size.
 - Focus is on the integration of payment application to the L2 kernel.
 - While there may be variances of LoAs 1 & 2 for a terminal family, the L2 kernel is often identical.
2. If a terminal supports different communication types (i.e., Bluetooth, General Packet Radio Service (GPRS) etc.), only test one as long as the communication type is the only change.
3. If a terminal shares the same Level 2 LoAs with several terminal configurations.

In the below example, only internal regression testing is required. No formal certification would be required.

- If there are only EMV L3 hardware changes on a device, then only regression testing is required. No formal certification would be required.

Review the May 2019 EMV Newsletter with details on Visa's new L3 testing process when using a Terminal Management System (TMS) or Electronic Payment Service (EPS) architecture in the U.S. to streamline L3 testing. It would benefit all terminal device types (e.g., ATM, AFD, POS, mPOS, vending) and all merchant verticals. It aims to remove redundant testing.

Please contact Cindy Kohler if you require further assistance with testing and/or your U.S. contactless migration at kohler@visa.com.



A single contactless reader can be tested to cover the entire terminal family, sharing the same L2 kernel.

Note: Consult with your terminal vendor to ensure a terminal falls within a terminal family

Refer to [Visa U.S. EMV Chip Terminal Testing Requirements](#) (available on Visa Technology Partner) for more details on Visa's only streamlined U.S. Acquirer Contactless Chip L3 self-certification process.

Recently released New U.S. Payments Forum T&C Working Committee white paper [EMV Level 3 Contactless Certification Recommended Solutions to Reduce Deployment Time](#).

Additionally, refer to the [Consumer Experience at the Contactless Point-of-Sale](#) guide 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

[Visa Technology Partner](#)

[EMV Testing and Certification White Paper: Current Global Payment Network Requirements for the U.S. Acquiring Community](#)

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 (<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.