EMV News

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Quick Chip

An implementation best practice guide showing 3 steps for implementing Quick Chip. Whether you have already started your EMV migration or are skipping right to Quick Chip, these 3 easy steps will guide you on what is needed to get you going. We also recommend that you watch the brief Visa Chip Bytes webcast Quick Chip Card Acceptance for a foundation on understanding how Quick Chip works.

VISA

Visa Chip Bytes:
Quick Chip Card
Acceptance

Brian Hamilton
U.S. Chip Product Office

Getting Started on EMV® or Quick Chip Frequently Asked Questions

Did you know?

Quick Chip
Friday, February 17th - Quick Chip Workshop

Visa is hosting a free Quick Chip workshop on Friday, February 17 in Foster City, California following the *Payment Technology Provider Forum*. There will be organizations sharing their testimonials and considerations for Quick Chip implementations. The invitation was included in the PTP Forum invitation. If a VAR is interested in attending and does not have a Visa representative, please contact the USVAREMV@visa.com mailbox for more details to attend.

The Friday session is only for those Technology Providers that have not yet implemented Quick Chip – we have LIMITED CAPACITY!

8:30 am – 9:00 am	Visa Golden Gate Room - 5th Floor / Metro 1 900 Metro Center Blvd. Foster City, CA 94404
9:00 am – Noon	Quick Chip Specification Overview Testing and Certification Panel Discussion & Testimonials on Quick Chip Implementations
Noon	Departures - End of Conference

Testing and Certification

The U.S. Payments Forum recently published Payment Brands' Testing and Certification white paper which provides testing requirements across payment brands for Quick Chip solutions. This white paper accompanies the *U.S. Payments Forum Optimizing Transactions at the POS* for implementation.

The white paper is available at http://www.emv-connection.com/emv-testing-and-certification-white-paper-current-global-payment-network-requirements-for-the-u-s-acquiring-community/.

EMV Implementation Reminder

Terminal Entry Capability (TEC) Mismatch

Ensure that the TEC field in the authorization message is set correctly and matches the TEC in the settlement and clearing record. After successfully completing testing, the field should not be altered in production. This field is not dynamic and should not change. The value should reflect the terminal's true card-read ability. Incorrect coding of the TEC can affect interoperability and increase issuer declines.

The TEC is sent in the authorization message and tells the issuer what the highest level of card acceptance the terminal is capable of processing to electronically read account data from Visa cards or mobile devices. The following TEC values may be used:

- **TEC 2:** Indicates the terminal can electronically read only magnetic-stripe cards
- **TEC 5:** Indicates the terminal can electronically read a contact chip card and possibly contactless chip form factors (i.e., quick Visa Smart Debit / Credit [qVSDC]) / mobile devices or magnetic-stripe cards. If contactless is ALSO supported the TEC should still reflect a value of 5.
- **TEC 8:** Indicates the terminal can electronically read a contactless chip (qVSDC) or contactless magnetic-stripe data-enabled mobile device. It may also be able to read a magnetic-stripe card. However, it cannot read a contact chip card.

The value in the TEC field must represent the highest level of capability actively supported by the terminal. For example, if the terminal is able to read and transmit data from both contact chip and magnetic-stripe cards, it must be identified as a chip-enabled terminal (TEC = 5) for all transactions, even if a magnetic-stripe card is presented. Chip-enabled terminals should always use TEC = 5, regardless of other supported capabilities. The actual method used to obtain card data should be included in Field 22—POS Entry Mode.

Note: A terminal's capability must take into account both hardware and software, and should only ever indicate a terminal's true ability to process a payment transaction. If a terminal has the hardware to read a chip but not the software to process the payment, it is not considered chip-enabled because it cannot read and transmit full chip data. If only the hardware is deployed for chip terminals then continue to use the TEC value of "2" until the terminal application is enabled to accept chip technology. Once the application is enabled, the TEC should be updated to the value of "5."

For more details refer to *Visa Smart Debit/Credit and Visa payWave U.S. Acquirer Implementation Guide (AIG)* on Visachip.com.

Fallback and Merchant Best Practices

For guidance on Merchant Best Practices to help mitigate counterfeit fraud associated with chip fallback transactions, merchants can refer to *Mitigating Fraud on Chip Fallback Transactions* located in the merchant resources section on Visachip.com.

Visa Approval Services

Approval Services publishes monthly approved products lists for chip payment devices that were granted Letter of Approvals (LOA) upon completion of Visa's contactless Level 2 kernel testing and approval process.

Please refer to the following lists on the Visa Technology Partner website (https://technologypartner.visa.com/Testing/TestMaterials.aspx).

- Approved Chip Card Devices Supporting Visa Contactless Payments
- Visa Approved Contactless IRWIN Readers

Products are identified by Visa Reference Numbers (VTF).

Merchants and Acquirers should contact their respective chip payment device manufacturers to receive a copy of a product's LOA, or for any further information on product identification and features.

For any other questions on the Approval Services' testing and approval process for contactless chip payment devices, please contact: ApprovalServices@visa.com.

Reminder About VAR Mailbox

If your organization currently does not have a Visa representative, you can send an email to USVAREMV@visa.com with your questions, interest in future webinars and training sessions and a Visa EMV Subject Matter Expert will usually respond to your email within 2 business days.

For More Information

In the meantime, please visit these Visa chip sites for more information about EMV:

Visachip.com

Visa Technology Partner

Visa Chip Bytes

EMV Testing and Certification White Paper: *Current Global Payment Network Requirements for the U.S. Acquiring Community*