Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

⌁ Did you know?

Reminder: Upcoming April U.S. Visa Contactless Chip Acceptance Requirements Update

Contactless Acceptance Reminder: Effective 13 April 2019, all terminals in the U.S. region that accept contactless payments must actively enable Visa's EMV-based contactless solution, the quick Visa Smart Debit/ Credit (qVSDC) transaction path. This requirement applies only to merchants that are already accepting contactless payments or elect to enable contactless acceptance in the future.

Update: Visa is introducing a new requirement to disable legacy magnetic-stripe data (MSD) contactless technology when enabling qVSDC. Effective 13 April 2019, if qVSDC is deployed on or after 13 April 2019, the terminal must not support the MSD transaction path. Effective 19 October 2019, contactless acceptance devices must not support the MSD transaction path.

Note: Disabling MSD is a simple terminal configuration change. The terminal must not accept a transaction using the MSD transaction path.. Refer to the Visa U.S. Merchant Contactless Chip Deployment Quick Reference Guide for more details.

> Refer to EMV Newsletter December 2018 for more details on contactless acceptance requirements.

Best Practices for Point of Sale Signage

See below for Visa's recommended implementation of contactless Point of Sale (POS) devices when accepting contactless cards at the POS.

1 Consumer walks in store & should know payment options immediately

2 Show consumer payment options on or around terminals before a choice is required via decals and welcome screen

3 Ensure at payment moment consumers know they can "tap" by showing the symbol and including "tap" language

4 Acknowledgement payment type worked
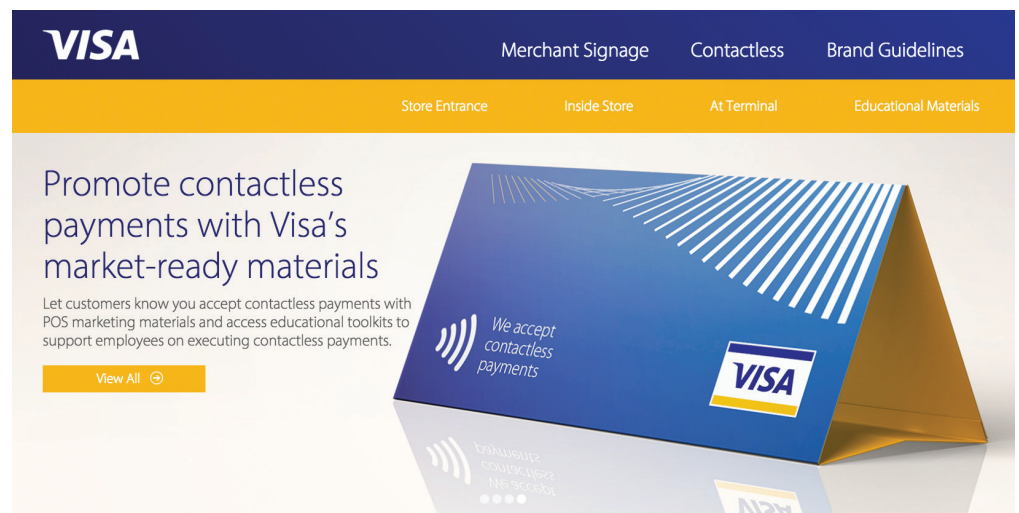

5 Payment completion validation
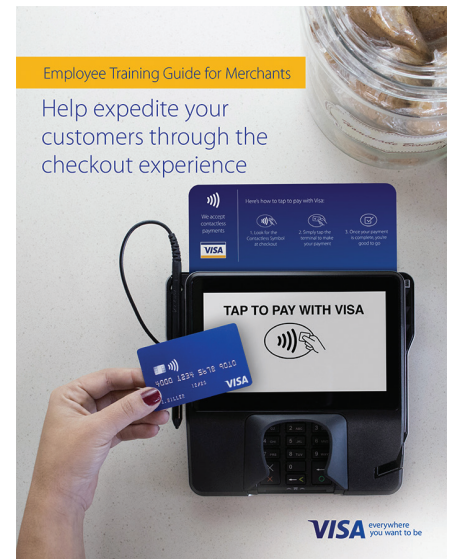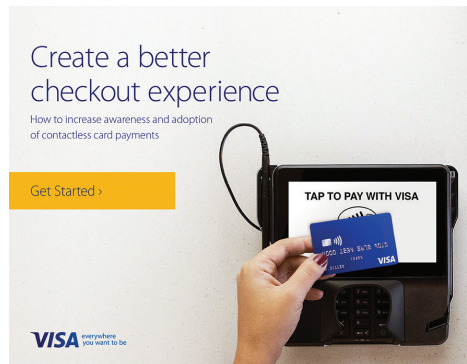

6 No signature prompt

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Visa has market ready fulfillment materials available to improve your consumer experience at www.Merchantsignage.visa.com.

A free fulfillment site to ensure clear messaging and branding within your store.

Toolkits available to help train your employees
and the benefits of contactless.

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.