



EMV® Chip News

May 2019

Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions



Did you know?

Reminder: April 2019 U.S. Visa Contactless Chip Acceptance Requirements

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.

Any merchant that missed the April deadline is encouraged to **not** to turn off contactless terminals but rather to work with their acquirer on a plan for migrating to the appropriate contactless terminal configuration within an acceptable timeline.

If you require further assistance, please contact Cindy Kohler at kohler@visa.com.

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.

Terminal Management System (TMS) or Electronic Payment Server (EPS) Certification

Visa has introduced a new Level 3 (L3) testing process when using a TMS or EPS architecture in the U.S. to streamline L3 testing. It would benefit all terminal device types (e.g., ATM, AFD, POS, mPOS). It aims to remove redundant testing.

Below is an illustration of the steps to follow to take advantage of the TMS or EPS certification streamlined process:

Definition: A TMS or EPS is defined as a server solution that manages messaging and updates to the attached EMV terminals.

TMS or EPS certification

performed **once per acquirer processor**

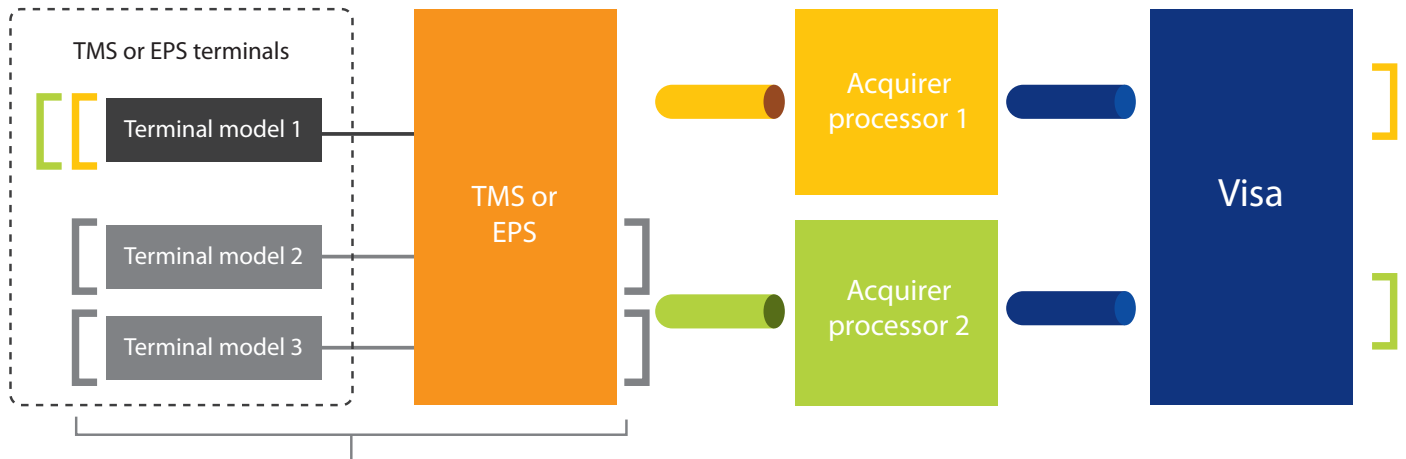
- **Step 1:** A formal L3 certification (no changes to the acquirer processor L3 certification process) must be performed, per acquirer processor, using a terminal that contains the **super set of functionalities** (i.e. catering for all the functionalities supported by the TMS or EPS – referred to as *terminal model 1* in this document). The *U.S. Quick Chip Minimum Terminal Configuration ADVT/CDET Use Cases* document should be used in the U.S. region. The latest version of the document is available on [Visa Online \(VOL\)](#) or [Visa Technology Partner \(VTP\)](#).
- **Step 2:** Any additional acquirer processor testing is performed based on their requirements using terminal model 1.

Note: if the TMS or EPS certification has been successfully completed then, the pipe between the TMS or EPS and the Acquirer processor (illustrated in yellow and green in the diagram below) would no longer change.

Reminder: Acquirer Processor Host Certification

The required testing is performed **once** for each platform.

Testing with each global payment network was required to be completed by April 2013, as per global payment network mandates. Any new acquirer processor endpoints would be required to perform host testing that includes chip data.



- **Step 3:** Adding a terminal device (e.g. terminal model 2 or 3) to a certified TMS or EPS with equal or less functionality L3 certification to the TMS or EPS can be performed independently of acquirer processor for any terminal **with equal or less functionality than terminal model 1** (in this document referred to as *terminal model 2*, *terminal model 3*, etc.). Terminal models may come from different terminal vendors. If TMS or EPS certification is successfully completed, then, for any additional terminal device added to the TMS or EPS, self-certification may be performed (meaning a formal L3 certification with acquirer processor is not required). The *U.S. Quick Chip Minimum Terminal Configuration ADVT/CDET Use Cases* document (available on [VOL](#) or [VTP](#)) should be used in the U.S. region, to complete Visa L3 self-testing (logs must be retained for a minimum of 5 years). If the applicable test cases are successfully completed then, from Visa’s point of view, L3 testing is completed. Proprietary test cases (outside of the scope of Visa’s L3 self-testing) may be added, to test between the terminal and TMS or EPS.

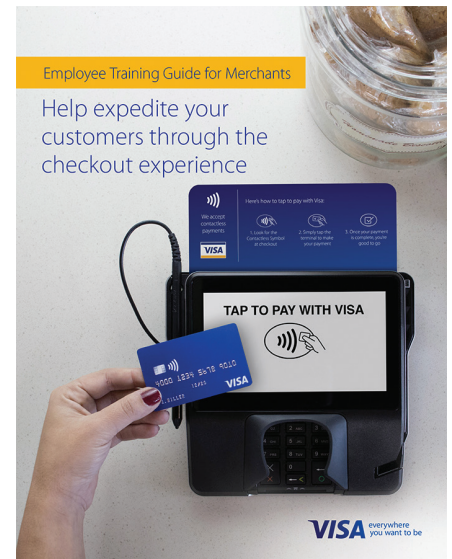
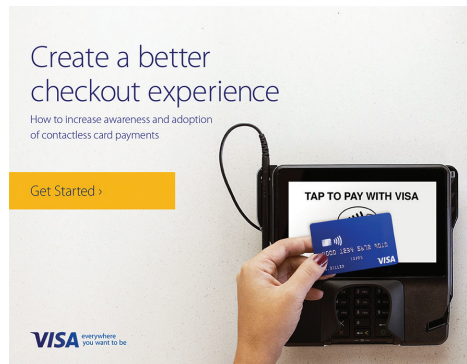
Reminder: Level 1 (L1), Level 2 (L2) and Level 3 (L3) Letters Of Approval (LOA) for contact and contactless

Type of LOA	Entity providing the LOA	Expiry period	Scope of U.S. self-accreditation	When do I need a Visa Waiver?
L1 LOA Contact and contactless	EMVCo only.	L1 = 4 years + 1 year grace period (allowed by Visa).	If Acquirer processor is part of the U.S. self-accredited program, they can manage this on their own (no need to contact Visa). Otherwise, acquirer processor, MDEX, etc. must contact their Visa representative.	If terminal is not eligible for renewal and if the 1 year grace period is over, then a Visa waiver request would have to be submitted.
L2 LOA Contact		If eligible then, the L1 and L2 may be renewed or restricted renewed ¹ for 4 years by EMVCo + 1 year grace period (allowed by Visa).		
L2 LOA Contactless	Visa Approval Services only. Note: Visa provides LOA for L2 kernel products submitted to VCPS.	L2 = 4 years + 1 year grace period (allowed by Visa). If eligible then, the L2 may be renewed for 4 years by Visa + 1 year grace period (allowed by Visa).		
	EMVCo only. Note: EMV provides L2 LOA (contactless product LOA) for kernels submitted to Contactless C-3 specs.	L2 = 3 years + 1 year grace period (allowed by Visa). If eligible then, the L2 may be renewed or restricted renewed ¹ for 3 years by EMVCo + 1 year grace period (allowed by Visa).		
L3 LOA	Visa does not issue an L3 LOA.			

Note: Magnetic stripe testing is out of scope for Visa L3 terminal device implementation testing. Visa does not require magnetic stripe testing when executing Visa L3 testing.

¹ Restricted means it is acceptable to renew once for the full 3 or 4 years, but cannot be renewed again after that. Standard renewal means the product is renewed for the full 3 or 4 years and can be renewed again after that, assuming it still meets the requirements.

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.