

EMV News

March 2018



Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions



Did you know?

Quick Chip Plus qVSDC Implementations

EMV® Contactless Implementation: *Levi's Stadium Case Study* has been posted on visachip.com.

For more useful and interesting information on contactless acceptance, please view our latest Visa Chip Bytes on visachip.com.

Contactless Testing Updates

As a reminder, effective 1 March 2018, use of CDET Version 2.2 is no longer permitted. For contactless testing, users are required to use the latest version of CDET Version 2.3.

Also, effective 1 June 2018, use of ADVT Version 6.1.1 will no longer be permitted. Users will be required to use ADVT Version 7.0. For any new terminal certification in the U.S., *U.S. Quick Chip and Minimum Terminal Configuration ADVT Version 7 / CDET Version 2.3 Use Cases* should be used. Clients can review [U.S. Visa-Confirmed Acceptance Test Tools Suppliers](#) on the Visa Technology Partner website for a list of third-party suppliers supporting these versions.

Signature Requirement Will Become Optional for EMV-enabled Merchants in U.S. and Canada

Effective 14 April 2018, Visa is making the signature requirement optional for all EMV-enabled merchants in the U.S. (including U.S. Territories) and Canada. This means that an EMV chip-enabled merchant may decide, in its discretion, whether to capture a signature. This change applies to all transaction amounts.

A merchant is EMV chip-enabled if it has implemented an acceptance device capable of reading, communicating and processing full data transactions from a compliant chip card. For clarity, this means that the Terminal Entry Capability must be 5 for all Visa products the merchant accepts. EMV chip-enabled merchants have the option to capture a signature as a method of cardholder verification at their discretion. EMV chip-enabled merchants that prefer to continue to capture a signature as a method of cardholder verification or use a signature for ensuring the cardholder's acceptance of additional terms and conditions of a sale may do so. This update supports EMV chip migration, bringing increased security and convenience to the point of sale.

Effective 14 April 2018, Visa is also removing the requirement for EMV chip-enabled merchants to keep receipts as a form of cardholder verification. In addition, acquirers will not be required to fulfill a retrieval request for copies of receipts at EMV chip-enabled merchants for transactions that occur on or after 14 April 2018. Acquirers will still be responsible for fulfilling retrieval requests for all merchants for transactions that occur prior to 14 April 2018. For merchants that are not EMV chip-enabled, there is no change, meaning acquirers must continue to fulfill retrieval requests for these transactions on or after 14 April 2018.

Effective 13 October 2018, issuers may no longer request copies of transaction receipts, nor raise compliance cases related to the validity or presence of signature for transactions at EMV chip-enabled merchants. Issuers can identify transactions at EMV chip-enabled merchants by the Terminal Entry Capability of 5 in the Transaction Inquiry on Visa Resolve Online.

Removing signature collection at the POS should be accomplished through payment application updates or manual attendant process changes. Merchants do not need to disable signature in terminal capabilities and should not change or alter the kernel. Consult with the terminal vendor to validate impacts. Altering the kernel would require a re-certification and could cause further downstream impacts such as PIN prompting when the priority on the card is signature.

Handling Terminal Error Conditions

The terminal payment device should handle error conditions gracefully to limit interoperability issues and for an optimal cardholder acceptance experience. For any error condition encountered by any terminal device type, it is important to detect and handle it to ensure the resilience of the software implementation. Depending on terminal capabilities, the terminal should recover from error conditions. For example,



if a contactless chip card transaction encounters an error, the terminal payment device should prompt to insert the chip card, and if contact chip transaction encounters an error, the terminal payment device should fallback to a magnetic stripe transaction. Displaying an appropriate message when an error is encountered (e.g., collision detected when reader detects multiple contactless cards) will reduce the probability of failed transactions and improve the cardholder experience.

Reminder About VAR Mailbox

The USVAREMV@visa.com mailbox will be terminated effective April 30, 2018. For any new 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](#)

[Visa Chip Bytes](#)

[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.