

# EMV News

MARCH - APRIL 2017



## Getting Started on EMV® or Quick Chip Frequently Asked Questions



Did you know?

### Quick Chip Merchant Locations

As of March 31, there are approximately 35,915 U.S. merchant locations reported that support Quick Chip.

### Quick Chip Workshop – East Coast

Visa plans to host a Quick Chip Workshop on the east coast on April 27 at Atlanta Marriott Perimeter Center for VARs. If you are interested in participating in this session, please contact [USVAREMV@visa.com](mailto:USVAREMV@visa.com) for an invitation to the next Quick Chip Workshop. Recommended for staff with technical and EMV expertise.

### VAR Quick Chip Acceleration and Testing Incentive Proposal

Quick Chip solutions enable reduced development and testing / certification timeframes that accelerate EMV migrations. Visa will incentivize VARs to help offset test tool and acquirer certification costs for new Quick Chip certifications.

#### Program Details

- For VARs with a minimum of 5,000 merchant locations, this program will reimburse \$10,000 per acquirer processor platform, for up to three acquirer platforms, for new Quick Chip certifications through 30 August 2017.
- Rebates will be paid on a first come, first served basis and will end when the incentive pool is exhausted or on 30 August 2017, whichever happens first.

For more details, please contact [USVAREMV@visa.com](mailto:USVAREMV@visa.com).

### Quick Chip

#### Visa Fleet Scripts

Visa's fleet approach is in line with our streamlined Quick Chip - this is the simplest approach.

- Visa recommends leveraging the existing infrastructure to ensure a smooth transition to chip, by using an online only chip card profile with the fleet service indicators in the Track 2 Equivalent Data on the chip. This approach helps to reduce complexity in personalization and host development.

To ensure successful processing, fleet scripts are best delivered in a controlled environment, such as the fleet headquarters and not at the Automated Fuel Dispenser (AFD).

- Personalizing a chip card as online-only is significantly simpler than adding any offline functionality. There are no requirements for certificates or updates to the issuer's host system to add offline risk parameters. Furthermore, because there is no need for issuer authentication and scripting, this functionality also does not need to be developed for issuer host systems.

## Tip Acceptance

As the U.S. migrates to chip, certain market segments that accept tips and gratuities via card payments must consider how to best serve their customer base without disrupting current acceptance practices. Tips can be added to transactions either before the authorization is attempted, or submitted as part of the transaction settlement.

Some examples of adding the tip prior to the authorization are:

- Bringing a receipt with a tip line and total line to the cardholder, allowing them to add the tip and give their card to the staff member prior to the authorization
- Bringing mobile terminals to the table where the patron will be prompted to enter a tip directly into the device
- Counter-pay terminals located at the cashier station

If the tip is added after the authorization and submitted as part of the transaction settlement, Visa allows for an adjustment to add a tip. If the tip amount exceeds 20% of the authorized amount, it is recommended that an additional authorization be obtained.

Note that restaurants and quick service restaurants (QSRs) can also benefit from Quick Chip implementations.

## Contactless Acceptance Testing

### Reader Capabilities

Before beginning testing, it is important to understand the capabilities of your contactless reader. The following checklist will help you ensure you are performing the tests correctly for your specific device.

- **VCPS Path**—Determine if the reader supports either contactless Magstripe Data (MSD), contactless Quick Visa Smart Debit Credit (qVSDC), or both.  
When deploying contactless terminals, if implementing EMV contactless qVSDC only processing path, there is no requirement to test contactless MSD since terminals supporting both MSD and qVSDC will never process the MSD flow because qVSDC has a higher priority.
- **Authorization Capability**—Determine if the reader will be Offline-only, Online-only or Offline/Online capable. Note that while qVSDC may support offline and/or online transactions, MSD transactions are online-only. Also, the U.S. has a zero floor limit, requiring an authorization to go online for approval.
- **Cardholder Verification Methods**—Determine the cardholder verification methods that the reader supports  
**Note:** Signature, CDCVM [Consumer Device CVM (e.g., Touch ID)], and Online PIN are the only CVMs that may be supported for Visa payWave.
- **Offline Data Authentication**—Determine if the reader supports Offline Data Authentication.

The capabilities of the contactless acceptance device are indicated within its Terminal Transaction Qualifier (TTQ) data element.

Refer to the *CDET User Guide version 2.2* available on Visa Technology Partner website, for more details.

## Visa Approval Services

Approval Services is pleased to announce the 2017 Chip Vendor Forum which will be held in Foster City during the week beginning June 5, 2017. The specific dates and agenda will be communicated to interested parties over the next few months.

The attendees include active card, terminal and mobile product vendors, as well as select functional testing laboratories and test tool vendors. Preparing for the event begins with you! To ensure you and each of your companies' representatives are fully informed about the event please work with Approval Services to update your contact information, as this is an invitation only event. For any questions regarding the 2017 Chip Vendor Forum please email: [ApprovalServices@visa.com](mailto: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](mailto:USVAREMV@visa.com) with your questions, or interest in future webinars and training sessions. A Visa EMV Subject Matter Expert will respond to your email, generally within two business days.

### For More Information

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

[Visachip.com](http://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](#)