EMV News

MAY 2017

Getting Started on EMV® or Quick Chip Frequently Asked Questions

Quick Chip Workshop Update

Visa hosted a free Quick Chip Workshop on April 27 in Atlanta, GA for forty Payment Technology Partners, acquirers and tool vendors. Panelists included Index, Tenerum, TransendiT (RevChip), UL, Vantiv and Worldpay, who shared their best practices and experiences with Quick Chip implementations. Additionally, Clearent, Index, Tenerum, and TransendiT demonstrated their Quick Chip solutions to the group. Visa subject matter experts provided additional EMV technical expertise, answering a variety of questions on the benefits and implications of implementing a Quick Chip solution.

Recent Announcements on Quick Chip

- *Apriva Completes EMV Certification of Verifone Terminals to First Data (Omaha) and TSYS Platforms*
  http://www.businesswire.com/news/home/20170420005183/en/

- *Clearent Launches Quick Chip Technology for EMV to Software Vendors*
  http://www.clearent.com/?news=quick-chip-technology-for-emv-launched-to-software-vendors.

- *Index: Introducing 1-Second EMV*
  www.pymnts.com/news/emv/2017/index-introducing-1-second-emv-faster-payments/

- *Payworks Achieves U.S. EMV Quick Chip Certification with First Data Rapid Connect*
  http://www.paymentsjournal.com/PressRelease.aspx?id=35742

- *RevChip Speeds Past Square's EMV Time*
  http://revchip.com/emv-speed-2-7-seconds/

- *Worldpay Becomes First U.S. Payment Processor to Offer Quick Chip Technology for Chip Card Transactions*
  https://www.benzinga.com/pressreleases/17/05/p9375405/worldpay-becomes-first-u-s-payment-processor-to-offer-quick-chip-techno

⌄ Did you know?

Best Practice for a Grocer Deployment of Quick Chip

Thanks to our merchants that are implementing Quick Chip, Visa recommends the following implementations based on the different experience between regular and self-checkout.

- **Regular checkout** - The customer should be able to remove the card before the final amount is known.
- **Self-checkout** – Implement using final amount because the customers are scanning items themselves.

Issuers and Support of Scripting for Quick Chip

Quick Chip terminals may receive scripts, but as the card has left the terminal, the script will not be executed. Issuers should therefore use their own infrastructure to ensure the script is successfully executed. Issuer scripts are not recommended for U.S. transactions and are not supported for mobile wallets and contactless transactions globally.

Did You Know Contactless Has the Same Flexibility With Predetermined Amount?

Visa supports the use of a predetermined amount for cryptogram generation for contactless transactions,[1] allowing the cardholder to tap their card/payment device during the tender process before the final transaction amount is known. The predetermined amount is used only for the calculation of cryptogram and must not be changed when sent in the authorization message. The final transaction amount, including any cashback, is included in field 4, similar to Quick Chip. Supporting this contactless tender process in addition to Quick Chip may be advantageous because terminal/cardholder messaging of prompts are more consistent and development efforts are more streamlined, due to the similar tender process/

payment flow for contact and contactless acceptance.

CDET (Contactless Device Evaluation Toolkit) is still applicable for implementations supporting contactless predetermined amounts (L3 certification). CDET test cases are not dependent on the amount/value used for the 'Amount, Authorized' field.

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 or adding contactless qVSDC (Quick Visa Smart Debit/Credit) to a previously certified Quick Chip solution.

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

📶 ✉ 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, or interest in future webinars and training sessions. A Visa EMV subject matter expert will respond to your email, generally within two business days.

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*

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[1] Sometimes referred to as "pre-tap"