Quick Chip

A webcast on Quick Chip discusses the what, why, and how behind Quick Chip for EMV® that can speed up chip transactions at the point of sale.

This webcast also addresses some of the frequently asked questions about Quick Chip impacts to consumers, issuers, acquirers, and merchants.

For more details, go to Quick Chip.

Getting Started on EMV® or Quick Chip

Frequently Asked Questions

💡 Did you know?

Quick Chip supports all Cardholder Verification Methods.

There is no requirement to support a full standard EMV implementation prior to a Quick Chip deployment. A new POS solution can code and directly implement Quick Chip and benefit from the reduction of development and certification requirements accelerating EMV migration timeline.

The U.S. Payments Forum recently published “Optimizing Transaction Speed at the POS” White Paper which provides guidance on speeding up EMV transaction times. The white paper is available here.

Benefits When Implementing Quick Chip for Deployment of Contactless

With the support by all payment brands for the use of predetermined amounts for contactless, the consumer interaction flow for contact Quick Chip and the flow for contactless can be integrated. The consumer interaction flow for traditional contact chip will vary from contactless.

Also, including qVSDC contactless when implementing contact chip will provide many synergies in development and testing, compared to implementing contactless as a separate project. It is an incremental logic change.

Contactless Testing

What testing should be included when adding contactless to a previously ADVT (Acquirer Device Validation Toolkit) tested contact chip terminal?

- It will depend on the POS implementation.
• If replacing a contact-only kernel with a contact and contactless chip kernel, then replacing the kernel would require new ADVT and CDET (Contactless Device Validation Toolkit) testing.
• If the contactless functionality on an existing kernel is enabled or implemented as a separate contactless kernel in addition to an existing contact kernel, then ADVT regression testing is recommended with full CDET testing.

Refer to the CDET User Guide for more details on contactless testing which is available on the Visa Technology Partner website.

Ancillary U.S. Fleet Testing

To assist U.S. petroleum merchants’ migration to chip, Visa has included optional ancillary fleet test cases. The four test cards with accompanying test cases are available using the same indicators and service prompts as current magnetic-stripe. There will be no requirements to submit the ancillary test results into the Chip Compliance Reporting Tool (CCRT). For details on the test cases refer to the U.S. Quick Chip and Minimum Terminal Configuration ADVT Use Cases. The fleet test cards can be obtained through a Visa-confirmed third party vendor. For a list of Visa U.S. Confirmed Third-party Chip Acceptance Tool Suppliers, see U.S. Supporting Documentation at https://technologypartner.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, interest in future webinars and training sessions and a Visa EMV Subject Matter Expert will respond to your email within 2 business days.

For More Information

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