



EMV® News

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Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions



Did you know?

Contactless Chip Device Renewal Policy Changes

Under the current policy, a contactless device is approved for two-year increments. Nearing the approval expiration date the vendor may choose to extend the approval for another two years, if the product meets renewal eligibility requirements at that time. To better align with EMVCo's terminal approval process and reduce the burden on vendors, Visa Approval Services is changing its renewal policy for chip card acceptance devices.

Effective November 1 2018, Visa is changing its policy, moving from a two-year cycle to a four-year cycle. New base products will receive an initial four-year approval period instead of two, and can be renewed for another four years if eligible for renewal. This new policy will be retroactively applied to devices that meet all of the required criteria.

Visa's Streamlined U.S. Acquirer Contactless Chip Level 3 (L3) Self-Certification

Visa's streamlined U.S. acquirer contactless chip L3 self-certification process provides an **autonomous, simple and fast** process to:

- Migrate to Visa contactless chip (for merchants electing to support contactless transactions).
- For devices that are currently certified for EMV contact chip, Visa does not require a complete formal EMV L3 terminal certification with the Acquirer/Processor when adding qVSDC.
- There is no requirement to L3 certify contactless chip for all the payment networks at the same time. Visa's contactless kernel is 100% independent from the other payment networks. Therefore, replacing Visa's legacy MSD contactless with qVSDC or adding qVSDC can be completed in an autonomous manner.
- More importantly, if the Visa Level 2 (L2) kernel already supports contactless EMV, it is simply a matter of re-configuring the L2 kernel with no additional L2 testing.

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](#)

[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.

Below is a table of cases and related conditions to help identify the steps to follow when adding qVSDC to a contactless-capable terminal device:

	Case 1	Or, Case 2	Or, Case 3	Or, Case 4
Conditions	If terminal device supports MSD contactless AND has already been certified for contact chip. Note: This means Visa's contactless kernel is already in place.	If terminal device is contactless capable AND has already been certified for contact chip.	If contactless and/or EMV kernel has expired AND terminal device is qVSDC capable.	If terminal device has NOT been certified for contact chip OR terminal device is NOT qVSDC capable
Steps to follow	<p>Step 1.1.1 Set up the terminal device application to process qVSDC transactions by simply modifying the Terminal Transaction Qualifiers (TTQ) Byte 1 bit 6 must be equal to 1b (qVSDC supported) and TTQ Byte 1 bit 8 should be equal to 0b (MSD not supported). Note: Configuration of Visa's contactless kernel does not impact the other payment network contactless kernels.</p>	<p>Step 1.2.1 Enable Visa contactless chip transaction processing. Step 1.2.2 Set up the terminal device application to process qVSDC transactions by simply modifying the Terminal Transaction Qualifiers (TTQ) Byte 1 bit 6 must be equal to 1b (qVSDC supported) and TTQ Byte 1 bit 8 should be equal to 0b (MSD not supported). Note: Configuration of Visa's contactless kernel does not impact the other payment network contactless kernels.</p>	<p>Step 1.3.1 Enable Visa contactless chip transaction processing. Step 1.3.2 Set up the terminal device application to process qVSDC transactions by simply modifying the Terminal Transaction Qualifiers (TTQ) Byte 1 bit 6 must be equal to 1b (qVSDC supported) and TTQ Byte 1 bit 8 should be equal to 0b (MSD not supported). Note 1: Configuration of Visa's contactless kernel does not impact the other payment network contactless kernels. Note 2: Existing terminals can remain in market beyond the approval expiration as long as there are no changes to the kernel or chip processing logic. This would include existing inventory already in the distribution channel as long as there are no interoperability issues. Review with your kernel provider, as the provider may need to update the kernel. Refer to the <i>Kernel Management Guidelines</i> webcast available at www.emv-connection.com/emv-resources/ and the latest version of <i>EMVCo Type Approval Bulletin No. 11</i> for more details. However, new terminals should be deployed with the updated kernel.</p>	<p>No changes to current L3 certification processes with the acquirer/processor or Visa. Note: For chip projects to proceed with reduced development testing cycles, fewer test cases and a faster implementation time, Visa strongly recommends certifying the terminal for both Quick Chip AND qVSDC at the same time. Please refer to the Visa U.S. EMV Chip Terminal Testing Requirements for additional details.</p>
	<p>Step 2 Limited streamlined testing for contactless chip is required by Visa and limited regression testing for the contact chip interface is recommended (refer to the latest version of the U.S. version of <i>Acquirer Device Validation Toolkit (ADVT)</i> and <i>Contactless Device Evaluation Toolkit (CDET)</i> for details) against acquirer/processor end-to-end existing Level 3 testing environment OR VisaNet Certification Management Service (VCMS). Use either a U.S. Visa-Confirmed Acceptance Test Tool OR the Visa CDET app mobile application, available on Google Play Store (must be installed on an Android NFC capable mobile device) to run the applicable U.S. CDET test cases. Refer to the latest version of the U.S. <i>Quick Chip and Minimum Terminal Configuration ADVT 7/CDET 2.3 Use Cases</i> for more details. Note: The majority of U.S. acquirer certifications use a U.S. Visa-Confirmed Acceptance Test Tool.</p> <p>Step 3 A notification email attesting successful completion of U.S. CDET testing (all test results "pass") must be sent to acquirer/processor OR for organizations still submitting test results into CCRT, submit without requesting Visa review. CCRT will auto-accept the submission. (Optionally include logs.)</p> <p>Step 4 If testing is successfully completed and the notification email sent, then the terminal device is considered to have completed contactless L3 chip testing from Visa's perspective. Please refer to the Visa U.S. EMV Chip Terminal Testing Requirements for additional details.</p>			

Note 1: Terminal device must have already received EMV Level 1 and Level 2 approval and is configured for deployment.

Note 2: Visa Terminal Transaction Qualifiers (TTQs, tag '9F 66') recommended settings: support qVSDC, NOT support MSD, Contact EMV, Signature, and CDCVM ('32 00 40 00'). Optionally support Online PIN ('36 00 40 00'). In unattended environments, signature should be indicated as supported, even though it will not be captured. Set floor limit to zero to always go online.

Testing Reminder
Effective 13 April 2019, all contactless devices must comply with VCPS 2.1.1 or later and actively enable the qVSDC transaction path.