

## EMV® Chip News

November 2019

### Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions



Did you know?

#### Reminder: Brand Standards Requirements for Contactless Point-of-Sale Terminals



Contactless payments are the latest evolution in payments and contactless card issuance is expected to continue to accelerate rapidly around the world, with more consumers tapping to pay with their contactless-enabled cards and devices. It is important that retail partners are ready and equipped to meet customers' expectations by creating a consistent, improved experience at the point of sale (POS).

Businesses and customers benefit from a seamless customer experience, operational efficiency, and competitive differentiation in the market. This can be achieved by taking the following actions to deliver a best-in-class consumer experience, as well as drive awareness of tap to pay at the POS.

- Improve the POS with proper signage at entrance and checkout on terminal.
- Ensure consumers know they can tap to pay as they approach a terminal by communicating it on the "home screen" of the POS (as applicable) and throughout the checkout experience using additional POS collateral (i.e., table mats, table tents, terminal toppers).
- Allow consumers to tap at the beginning of a transaction, and do not require clerks to activate the contactless reader (i.e. ensure that it is "always on").
- Educate clerks and consumers by deploying marketing and education materials.
- Remember signature collection is not necessary on contactless or other transactions conducted at EMV terminals.
- Ensure the contactless symbol and the word "tap" are clearly displayed on or near each contactless-enabled terminal to remind customers that they can tap to pay at checkout.

Visa Brand Standards require the contactless symbol to appear on all terminals and ATMs that meet International Organization for Standardization (ISO) 14443 and EMV® contactless specifications. It is not authorized on non-EMV compliant terminals and ATMs. The contactless symbol is used on POS terminals and ATMs only and must never appear on payment cards or other payment form factors.

**Note:** EMV contactless specifications require all contactless-enabled devices to display the contactless symbol below, which indicates the ability to accept contactless-enabled cards.

**If you missed the April 2019 contactless requirements deadline, qVSDC must be supported on all devices supporting Tap to Pay**



Any terminals that are not qVSDC-enabled by 13 April 2019 will be non-compliant. Please work with your Acquirers and POS solution providers to ensure you have a migration plan and are processing qVSDC if accepting contactless payments. Visa's streamlined contactless Level 3 chip certification can accelerate the adoption of qVSDC. Contact Cindy Kohler at [kohler@visa.com](mailto:kohler@visa.com) if you should have any questions.



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## Other Resources

Refer to the [Consumer Experience at the Contactless Point-of-Sale](#) guide and [Contactless POS Experience Best Practices Webinar](#) recently published by the U.S. Payments Forum for a cross-industry perspective on contactless acceptance best practices.

U.S. Payments Forum [Options for Reducing Level 3 EMV Certification Time for Retailer Systems Using Electronic Payment Servers \(EPS\)](#) white paper now published.

### Reminder About VAR Mailbox

For inquiries or questions, please contact [VisaTechPartnerships@visa.com](mailto:VisaTechPartnerships@visa.com).

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

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

[Visa Technology Partner](#)

[EMV Testing and Certification White Paper: Current Global Payment Network Requirements for the U.S. Acquiring Community](#)

*EMV Level 3 Contactless Certification Recommended Solutions to Reduce Deployment Time* document can be found here:

<https://www.uspaymentsforum.org/forum-published-resources/>

### 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 at: <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](mailto:ApprovalServices@visa.com).