EMV News

VISA

Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions

Quick Chip

Quick Chip Merchant Locations – A NEW MILESTONE

152,103

U.S. merchant locations supporting Quick Chip.

As of September 30, there were approximately 152,103 reported U.S. merchant locations supporting Quick Chip with some recent deployments also including contactless chip in addition to contact chip.

💡 Did you know?

JUST ANNOUNCED:

Contactless Chip Acceptance Requirements

Following the U.S. migration to EMV® chip technology and growth of mobile payments, the market has seen increasing momentum around contactless acceptance. Today, 38 percent of transactions originate from a contactless-enabled merchant. However, the majority of these transactions originate from merchants using legacy magnetic stripe data (MSD) contactless technology—meaning their terminal reads the EMV contactless chip, but does not include full EMV contactless chip data in the transaction messaging. Instead, the transaction is processed as a magnetic stripe transaction.

As consumer preference for contactless payments continues to grow, migrating from MSD to the EMV contactless standard is essential to improving payment security and interoperability while creating a superior customer experience.

Accordingly, effective April 13, 2019, all terminals at U.S. merchant locations that accept contactless payments must actively support EMV contactless chip functionality and the legacy MSD contactless

technology will be retired. This means that all U.S. contactless acceptance terminals must currently comply with the Visa Contactless Payment Specification (VCPS) 2.1.1 or later, and actively enable the qVSDC transaction path by April 13, 2019 when accepting contactless payments.

To actively support the qVSDC transaction path, the terminal must be enabled to complete Visa contactless payment transactions as specified in the VCPS, and must transmit the full chip data generated in the transaction to VisaNet. For clarification, the VCPS requires that a qVSDC transaction **must** be performed when the card or device supports qVSDC and the reader supports both qVSDC and magnetic stripe data (MSD).

Note: The above requirements apply only to merchants that are already accepting contactless payments or elect to enable contactless acceptance in the future. There is currently no requirement for merchants to enable contactless acceptance in the United States.

Quick Chip Plus qVSDC Implementations

Contactless chip deployments can be accelerated by implementing Quick Chip and qVSDC contactless together.

Development and testing for Quick Chip plus qVSDC contactless is approximately **85 percent faster** in terms of the estimated time table than standard EMV chip with qVSDC.

- Contactless Device Evaluation Toolkit CDET testing is limited in scope with only an incremental set of contactless test cases.
- Implementing Quick Chip and qVSDC contactless together enables one project with limited incremental development and reduction in scope for testing, allowing for a start-to-finish implementation with both in less than two months, as communicated in a recent blog.
- If a merchant already supports Quick Chip, adding qVSDC is an incremental development effort. It will require a new CDET certification and only Acquirer Device Validation Toolkit (ADVT) regression testing on a previously certified POS solution.

These implementations allow merchants to provide a better consumer experience through a fast and seamless implementation process. More importantly, the checkout design for pre-tap, pre-dip and pre-swipe is uniform. Regardless of form factor, the cardholder can now be prompted to dip, tap or swipe at any point during the tender process.

Visa has updated *Visa Minimum U.S. Online Only Terminal Configuration*, which contains guidelines to help streamline chip implementations, to include best practices for contactless chip deployments.

Upcoming Event: U.S. Payments Forum

New Orleans, LA
December 6, 2017 – 3:00 - 5:00 pm

U.S. Payments Forum Testing and Certification Working Committee will be hosting a Special Training Event on Wednesday, December 6, 2017, from 3:00 pm – 5:00 pm.

This training workshop is for value-added resellers (VARs), independent software vendors (ISVs), independent service organizations (ISOs) and acquirers to review EMV contactless testing acceptance requirements in the U.S.

The workshop will be held at the Hyatt Regency New Orleans in New Orleans, LA and will follow the conclusion of the 2-Day All Member Meeting of the U.S. Payments Forum on December 5-6.

The agenda includes:

3:00 – 3:15   U.S. Payments Forum Introduction

3:15 – 5:00   EMV Contactless Testing and Certification Overview provided by American Express, Discover, MasterCard and Visa

The workshop is open to all participants. You DO NOT need to be a Forum member to attend. You have two registration options, with fees below:

- Registration for workshop with guest registration for the full U.S. Payments Forum 2-Day All Member Meeting, Dec. 5-6: $295
- Registration for the workshop only, Dec. 6, 3-5pm: $95

You can register for the workshop and/or full meeting at: https://www.cvent.com/events/u-s-payments-forum-meeting-new-orleans-dec-17/registration-59d2aed8513f48ae8d7dbc2cc0c31cf2.aspx?fqp=true

For more information, please visit
www.uspaymentsforum.org

Contactless Testing Updates

Visa has streamlined testing requirements when supporting Quick Chip and contactless chip implementations. When deploying contactless terminals, there is no need to configure or test MSD contactless since terminals supporting both MSD and qVSDC will never process the MSD flow because qVSDC has a higher priority. Therefore, only the qVSDC processing path will need to be configured and tested.

For test cases, refer to *U.S. Quick Chip and Minimum Terminal Configuration ADVT Version 7 / CDET Version 2.3 Use Cases or U.S. Quick Chip* and *Minimum Terminal Configuration ADVT Version 6.1.1 / CDET Version 2.2 Use Cases*. U.S versions align with new global versions of ADVT and CDET which will be in effect concurrently until the older versions expire. Clients are typically granted a six-month grace period for continued use of the existing version.

Reminder: U.S. clients should only use U.S. versions of test cases, which include ancillary test cases and U.S. Debit Test cases.

Quick Chip physical cards, a subset of ADVT aligning with the latest *U.S. Quick Chip and Minimum Terminal Configuration ADVT/ CDET Use Cases* are also available. For a list of Visa U.S. Confirmed Third-party Chip Acceptance Tool Suppliers, see U.S. Supporting Documentation at https://technologypartner.visa.com.

For clarification on contactless testing, refer to the *Visa U.S. EMV Chip Terminal Testing Requirements*.

Note: CDET testing is available using an Android-based mobile applet. The mobile solution replaces the use of physical cards.

Quick Chip with ODA

Quick Chip is an online-only solution. As such, Visa strongly discourages Offline Data Authentication (ODA) support in Quick Chip solutions, as ODA adds complexity and transaction time. Quick Chip POS solutions require minimal software updates and lead to a reduction in scope for Acquirer Device Validation Toolkit (ADVT) testing for contact chip.

For more useful and interesting information on contactless acceptance, please view our latest Visa Chip Bytes on visachip.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*

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.

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