

## Production Cryptogram Failures and Level 3 Testing Updates

**U.S.** | *Acquirers, Processors*  
*Visa, Interlink, Plus Networks*



**Overview:** Visa is reminding clients that Visa Smart Debit / Credit and quick Visa Smart Debit / Credit transactions must successfully pass cryptogram verification during testing. Additionally, Visa is providing updates about Level 3 testing in the U.S.

Visa has identified several cases of erroneous coding in Visa Smart Debit / Credit (VSDC) and quick Visa Smart Debit / Credit (qVSDC) production, causing transactions to be declined due to cryptogram failure. For example, Visa Contactless Payment Specification (VCPS) sets all of the Terminal Verification Results (TVR, tag '95') bits sent to the card for cryptogram generation to 0b. Changing any of the bits in the authorization message will therefore cause cryptogram validation to fail, resulting in a decline. Specifically, Visa has noticed examples where TVR byte 3, bits 4 and/or 8, have been set to 1b, causing declines.

Clients are reminded that software updates should be thoroughly tested before moving to production, at a minimum, using the latest version of the *U.S. Quick Chip and Minimum Terminal Configuration Acquirer Device Validation Toolkit (ADVT) / Contactless Device Evaluation Toolkit (CDET) Use Cases*.

**Note:** This erroneous coding applies to contactless chip transactions only.

### Level 3 Testing Updates and Reminders

**On 31 December 2019**, the global CDET Version 2.3—Revision A will expire. The global CDET Version 2.3—Revision B is available now in the [Acceptance Product Toolkits](#) resources list at Visa Online.

At a minimum, the *U.S. Quick Chip and Minimum Terminal Configuration ADVT / CDET Use Cases* (a subset of global ADVT and CDET use cases, including U.S. debit and credit test cases and ancillary U.S. Fleet test cases) must be used in the U.S. region, based on terminal capabilities. Clients must use either a U.S. Visa-confirmed acceptance test tool (used in the majority of U.S. acquirer certifications), Visa's mobile CDET app available on Google Play (for contactless testing only), or the Visa Mobile Card Perso (VMCP) package available on the [Visa Technology Partner](#) website.

For more details, refer to the latest versions of the following resources in the Testing section of the [Visa Chip and Contactless Implementation for Acquirers](#) page at Visa Online:

- *U.S. Quick Chip and Minimum Terminal Configuration ADVT Version 7 / CDET Version 2.3 Use Cases*
- *EMVCo-qualified and Visa-confirmed L3 Test Tools*

## Updates on Visa's Transition to Unified Level 3 Testing

Visa announced details on the transition to a unified Level 3 (L3) terminal implementation testing in the 30 May 2019 edition of the *Visa Business News*.

Due to the region's ongoing migration to EMV® at automated fuel dispensers and to contactless (for merchants that elect to support it), Visa does not currently allow the use of Visa's L3 test set files using EMVCo's L3 format in the U.S. Therefore, the latest versions of the *U.S. Quick Chip and Minimum Terminal Configuration ADVT / CDET Use Cases*, *ADVT User Guide* and *CDET User Guide* will remain the L3 certification reference documents for the U.S. region until further notice.

Visa is monitoring the migration and will assess the appropriate timing for implementation of the EMVCo L3 unified testing; in the meantime, Visa will continue to work with tool vendors and acquirer processors to ensure successful future adoption of Visa's L3 testing using EMVCo's L3 format.

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### For More Information

Merchants and third party agents should contact their acquirer.

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