VISA

EMV News

FEBRUARY 2017

Getting Started on EMV® or Quick Chip Frequently Asked Questions

💡 Did you know?

Quick Chip Merchant Locations

As of January 31, there are 16k merchant locations reported that support Quick Chip. Brookstone announced its adoption of Quick Chip on December 27, 2016.

Quick Chip

Quick Chip Workshop Update

Visa hosted a free Quick Chip Workshop on February 17 in Foster City, CA for 60 Payment Technology Partners. Index, Tenerum, and TransendiT (RevChip) and Worldpay were panelists sharing their testimonials and considerations for Quick Chip implementations. Visa resources provided guidance on technical, implementation and testing requirements.

Visa plans to host a Quick Chip Workshop on the east coast on April 27th at Atlanta Marriott Perimeter Center. If you are interested in participating in this session please contact USVAREMV@visa.com for an invitation to the next Quick Chip Workshop.

Clarifications on MSD Contactless

Contactless payWave Transaction Flows – MSD & qVSDC

Older versions of Visa payWave supported two different transaction flows: (1) legacy Magstripe Data (MSD) that passes over the RF interface track 1 & track 2 data along with a dynamic CVV, and (2) a Quick Visa Smart Debit Credit (qVSDC) flow that passes full cryptographic data over the RF interface. Globally, merchant terminals should now be designed to support only qVSDC transaction flows. Issuer cards may still be designed to support both the MSD and qVSDC transaction flows, which helps ensure that any contactless form factor will be accepted at any merchant terminal.

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With the global migration to full chip processing now underway, the need for terminal support of the legacy MSD transaction flow is redundant and should be avoided as:

- Visa Approval Services no longer accepts contactless terminals / readers supporting MSD only
- All issuer products must now support qVSDC
- Development, certification, and integration efforts are essentially doubled when supporting both MSD & qVSDC
- Terminals supporting both MSD and qVSDC will never process the MSD flow because qVSDC has priority

Supporting the qVSDC path alone, and removing MSD support, from contactless reader development or integration requirements is the streamlined and preferred approach to contactless acceptance.

Fallback Chip Bytes Webcast

Visa has published a new Chip Bytes on Fallback transactions. We encourage you to listen to this brief webcast which gives a high level overview on the types of Fallback, as well as best practices for mitigating Fallback. You can find this in the merchant resources section 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.

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*