EMV News

JULY - AUGUST 2017

Getting Started on EMV® or Quick Chip Frequently Asked Questions

Quick Chip

44,085

U.S. merchant locations supporting Quick Chip.

Quick Chip Merchant Locations

As of July 31, there were approximately 44,085 U.S. merchant locations reported as supporting Quick Chip.

Quick Chip for EMV® and qVSDC —Specification Version 2.0 has been released and is available on visachip.com. This version aligns Quick Chip and contactless qVSDC (quick Visa Smart Debit/Credit).

Please note:

- Adding qVSDC for an EMV deployed merchant is an incremental development e5ort.
- Contactless qVSDC is encouraged for all new chip deployments.

Considerations for T&E QC implementations

Merchant segments, such as retail-fuel and hospitality (T&E), typically authorize for a nominal amount (e.g., $1) or an estimated amount (Quick Chip does not impact the Field 4 amount used for authorization). These segments should continue to follow current authorization practices for their segment, if Quick Chip is implemented. In cases where the estimated amount is known at the time of card insertion, it should be used as the final amount for ARQC (cryptogram) creation.

💡 Did you know?

Terminal Testing

For terminals with 2 or more kernel configurations, certify the highest functionality kernel and regression test only with the other configurations. No reporting requirements for regression testing.

Contactless

Contactless Device Evaluation Toolkit (CDET) Testing

Only 9 mandatory test cases and a few conditional test cases.

- Conditional test cases depend on the terminal configuration and support of U.S. debit.
- Complete CDET for new contactless only POS solutions.
- Adding contactless to a previously certified chip terminal; perform ADVT regression testing and new CDET certification.
- CDET is not merchant vertical specific; also can be used to test solutions with proxy cryptogram amounts.

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.