



VISA



EMV Contactless Implementation: Levi's Stadium Case Study

Landscape for Implementing EMV Contactless

Merchants today are increasingly implementing EMV contactless payments to create a quick, secure and easy payments experience at the point-of-sale where consumers simply have to "tap to pay." Today in the U.S. 45% of transactions occur at contactless-enabled locations, and Visa expects this to increase to 50% by the end of 2018.¹ Additionally, 95% of new terminals shipped are contactless-capable.² In the past, merchants have

found upgrading to EMV contactless to be a complex integration due to the considerable development, testing and certification requirements across network brands. With Visa's Quick Chip for EMV, an enhanced EMV specification that improves transaction time, as well as Visa's EMV contactless solution,³ merchants can develop, test and certify this complete solution in less than two months, rather than an average of six to 12 months.

Implementing EMV Contactless for Levi's Stadium

Levi's Stadium wanted to upgrade from mag-stripe and MSD contactless to EMV contact and contactless in order to speed up the experience at the point-of-sale, increase security and consistency of the payments experience for fans, and ultimately drive more throughput for consumers at their concession stands and retailers. The team needed to complete the upgrade seamlessly and efficiently in order to be ready for the 2017-18 football season.

There were many stakeholders involved in Levi's point-of-sale systems: the gateway and middleware provider, the acquirer processor, the terminal hardware provider, and the stadium's food and beverage provider and in-stadium transactions client.

Project stats:



565 checkout terminals



100% consumer-facing checkout terminals, including concession stands, carts and club level bars



24,000 transactions per football game, on average

Beyond the sheer scale of a project this size and the time pressure given the football season, Levi's Stadium also had to upgrade their terminals to contact EMV before being able to implement contactless. In order to upgrade efficiently, all of these players, in connection with the stadium, worked together to develop and implement Quick Chip and contactless — a process of development and testing that is 85% faster than the process for standard EMV chip, due to streamlined testing and certification.⁴

"The San Francisco 49ers franchise is dedicated to providing fans at Levi's Stadium state-of-the-art experiences extending beyond the field," says Brent Schoeb, 49ers Vice President, Corporate Partnerships (Sales & Service).

"From the moment they walk through our gates, the priority is to provide fans with the ultimate game day experience. We value our relationship with Visa, as we continue to implement the latest payment innovations throughout the stadium, giving fans more time to cheer on our team."

"With an annual football season and event schedule to work around, Visa's hands-on support and guidance on the risk and authentication aspects of this program was a key factor to a successful implementation. Visa has worked to streamline the overall number of test cases and certification processes which has significantly reduced the overall time of completion," said Schoeb.

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Expedited Implementation Through Streamlined Testing and Certification

If Levi's had implemented full contact and contactless EMV, the testing and certification process could have taken up to six to 12 months for Visa and other networks, on average, due to the increased testing and certification requirements for full EMV.⁵ To solve for this industry-wide friction, Visa created Quick Chip, a specification that both speeds up the transaction time of a chip card and removes complex, unneeded EMV functionality, resulting in a streamlined implementation process requiring a much smaller testing suite for contact EMV. Through the streamlined testing and certification of Quick Chip and Visa EMV contactless, Levi's Stadium was able to upgrade from magnetic stripe-only to a fully certified EMV contact and contactless solution in approximately four weeks.

All checkout terminals continue to support magnetic stripe transaction processing so fans can continue to use any payment method of their choosing.

Importantly, since both Quick Chip and Visa EMV contactless enable "pre-tap" — meaning the customer can insert their card or tap to pay at any point of the sale while the salesperson is ringing up the items — the checkout process has reduced by as much as seven seconds in some cases.⁶

Results



Approximately
four weeks

for Quick Chip + Visa EMV contactless upgrade, just in time for football season



565

consumer-facing checkout terminals upgraded throughout the stadium



Reduction in checkout time,

opportunity to see up to seven seconds reduction in some cases



Updated terminal branding

and signage to promote contactless acceptance

Quick Chip technology speeds up the transaction time of a chip card and removes complex, unneeded EMV functionality — resulting in a streamlined implementation process requiring a much smaller testing suite for contact EMV.

"Speed of service and the ease and flexibility of transactions are critical components of Levi's Stadium's fan experience," Schoeb added. "As the first national football stadium to implement Visa's Quick Chip and EMV contactless point-of-sale solution, fans at Levi's Stadium can now benefit from a fast and easy checkout, ensuring they don't miss the action on the field, while improving our overall operational efficiency behind-the-scenes."



Key Takeaways

- **Quick Chip + Visa's EMV contactless solutions significantly speeds up checkout throughput⁷ and creates a seamless experience at the point-of-sale.** Quick, easy, secure transactions are paramount at large stadiums or similar venues where consumers do not want to spend too much time out of their seats and risk missing the event.
- **Combining EMV contactless with Quick Chip allows for a single seamless checkout process and design.** The combined solutions allow the consumer to "pre-tap," initiating the payment process at any point while the clerk is ringing items up, regardless of form factor (card, mobile device, etc.).
- **Merchants have the ability to go from start to finish for both Quick Chip and Visa's EMV contactless solution in less than two months due to a streamlined development and certification process.** Speed and efficiency were imperatives in the case of Levi's Stadium, as they wanted to ensure these solutions were rolled out before the season was far underway and provide a secure and frictionless payment experience for consumers.
- **Other merchants can implement Visa's EMV contactless solution through the same expedited process.** Click [here](#) to find out more about Visa's solutions for upgrading to Quick Chip and contactless through a streamlined process.

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1. VisaNet, December 2017

2. Visa analysis

3. Visa EMV contactless is called quick Visa Smart Debit Credit (qVSDC)

4. Visa analysis, 2017; Visa chip group, based on Visa chip implementations

5. Visa analysis, 2017; Visa chip group, based on Visa chip implementations

6. Timing analysis by Centerplate onsite at Levi's Stadium

7. Timing analysis by Centerplate onsite at Levi's Stadium