

# EMV® News

April/May 2018



## Getting Started on Quick Chip or Contactless Chip Frequently Asked Questions



Did you know?

### EMV Contactless Acceptance

As a reminder, **effective 13 April 2019**, all terminals accepting contactless payments in the U.S. must actively support EMV contactless functionality; the legacy MSD contactless technology will be retired. Therefore, for merchants that are already accepting contactless payments or that elect to enable contactless acceptance in the future, all terminals in the U.S. region that accept contactless payments must comply with the Visa Contactless Payment Specification (VCPS) 2.1.1 or later and actively enable the Quick Visa Smart Debit Credit (qVSDC) transaction path. We strongly recommend not supporting MSD at the payment acceptance device as MSD perpetuates a number of challenges for the payments ecosystem, including:

- **Interoperability:** The majority of issuers outside of the U.S., as well as select issuers within the U.S., do not support MSD on their contactless cards.
- **Security:** qVSDC transactions take full advantage of the security benefits provided by EMV data, and are therefore even more secure when compared with MSD dynamic data.
- **Approval Rates:** Historically, merchants and terminal vendors with MSD devices have had difficulty sending the correct transaction data to issuers, leading to lower approval rates when compared to EMV contactless. Lower approval rates can create needless friction for the consumer at the point of sale.



Additionally, Quick Chip and qVSDC complement each other very well. Both allow for insertion or tapping at any point during the transaction, which promotes a consistent cardholder experience, no matter how the cardholder wants to pay. For more information, see [Quick Chip for EMV® and qVSDC Specification](#).

## EMV Acceptance Testing Reminders

The latest version of *U.S. Quick Chip and Minimum Terminal Configuration ADVT Version 7 / CDET Version 2.3 Use Cases*, including the U.S.-specific (debit, credit, etc.) test cases, should be used for all ADVT, CDET and regression testing in the U.S. It will allow for chip projects to proceed with reduced testing cycles, fewer test cases and a faster implementation time.

Visa's testing toolkits evolve to help ensure that payment acceptance devices do not unduly contribute to interoperability issues. Therefore, using the latest version of Visa's EMV testing tools will help minimize negative cardholder and merchant experiences at Visa acceptance devices. If the version of ADVT and/or CDET used to complete an acceptance device testing is lower than the latest version of the toolkits, then it is strongly recommended to perform regression testing (not to be confused with recertification) using the latest version(s) of the toolkits. The support of the latest versions of tools should be globally supported.

### Additional reminders:

- **Effective 1 June 2018**, use of Acquirer Device Validation Toolkit (ADVT) Version 6.1.1 will no longer be permitted. Users will be required to use the latest version of ADVT Version 7.0 for any new terminal certification in the U.S.
- **Effective 1 March 2018**, use of Contactless Device Evaluation Toolkit (CDET) Version 2.2 is no longer permitted. For contactless testing initiated on or after this date, users are required to use the latest version of CDET Version 2.3.



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### Reminder About VAR Mailbox

The [USVAREMV@visa.com](mailto:USVAREMV@visa.com) mailbox was terminated effective April 30, 2018. For any new inquiries or questions, please contact [VisaTechPartnerships@visa.com](mailto:VisaTechPartnerships@visa.com).

In the meantime, please visit these Visa chip sites for more information about EMV:

[Visachip.com](http://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](mailto:ApprovalServices@visa.com).