EMV News

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JUST RELEASED

Quick Chip

An implementation best practice guide showing 3 steps for implementing Quick Chip. Whether you have already started your EMV migration or are skipping right to Quick Chip, these 3 easy steps will guide you on what is needed to get you going. We also recommend that you watch the brief Visa Chip Bytes webcast Quick Chip Card Acceptance for a foundation on understanding how Quick Chip works.

VISA

Visa Chip Bytes:
Quick Chip Card
Acceptance

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Did you know?

Development and testing reduction is significant if a merchant configures their terminal for Quick Chip and simply builds and tests only that functionality. Classic chip is not a pre-requisite for Quick Chip and you do not have to certify for classic chip first before Quick Chip. It is important to note that Quick Chip builds on the streamlined approach and takes out of scope complex EMV® functionality, such as issuer scripting, response cryptography, and card initiated reversals, which are unnecessary in the U.S. payments environment. And Quick Chip has no impact on the merchant liability; merchants with Quick Chip terminals are fully protected with the EMV liability shift. Chargeback rights still apply under Reason Code 62.

Check out Visa's streamlined testing with the U.S. Chip Acquirer Self-Accreditation Program, announced on June 16th [https://usa.visa.com/about-visa/newsroom/press-releases.releaseId.2177933.htm] which enables U.S. acquirers to self-certify their chip point-of-sale (POS) devices.

Details of the program and testing guidelines can be found on www.visachip.com:

• *Chip Vendor Enabled Service Streamline Visa U.S. EMV® Chip Testing and Reporting Requirements*
• *Visa U.S. EMV® Chip Terminal Testing Requirements*

Getting started on EMV or Quick Chip – Frequently Asked Questions

Have any merchants implemented Quick Chip?

New Leaf Community Markets, a chain of seven natural grocery stores in Northern California, is now the first merchant to use Visa's Quick Chip technology. Retail software company Index, implemented Quick Chip in just seven days and then upgraded New Leaf's existing chip terminals with a software download overnight. New Leaf customers can now insert and remove their chip card from store payment terminals quickly and then put it away, similar to how they have used magnetic stripe cards.

Following the successful Quick Chip launch at New Leaf, Index plans to activate at other retail merchant partners – in some cases getting merchants up and running overnight, when just a remote software upgrade is all that is needed.

"Quick Chip was astoundingly straightforward to execute," said Joseph Koenig, partner technology manager, Index. "We are now working to activate Quick Chip for our other retailer clients, either as part of a new chip solution or a software upgrade to their existing chip system."

How does Quick Chip improve the speed of a contact chip transaction?

Quick Chip increases the speed in which a chip cardholder interacts with the chip terminal. The processing speed is increased by allowing for card removal before transmission of the authorization request. The biggest impact, however, is the opportunity for multi-tasking during the transaction. Consumers will be able to remove their card and put it away while goods are still being tendered, as is common in the magnetic stripe world. This approach helps with throughput as more POS activities will happen simultaneously.

What amount could be used in the Amount field and can it be zero?

You can use any arbitrary amount in the amount field, but we do **not** recommend a zero amount. While a zero amount will not break the process we have industry wide best practices indicating a non-zero amount. In scenarios for Visa merchants who are VEPS (Visa Easy Payment Service) merchants we recommend that the generic amount be below the no CVM (Cardholder Verification Method) limit. Which provides more flexibility in the CVM that actually gets used.

My POS solution has an EMV offline/online capable Terminal Type (12, 22, 15 or 25). Can I support Quick Chip on this terminal?

Yes, these EMVCo Terminal Type values can be used by setting up a U.S. online only configuration via a zero floor limit, associated Terminal Action Codes, and completing the *U.S. Minimum Terminal Configuration ADVT Use Cases*.

For contactless terminal testing, is there a requirement to test different device models in the same family since the RF radio is different?

Not always as CDET (Contactless Device Evaluation Toolkit) does not specifically test the performance of the contactless antennae. Rather, CDET focuses on the integration of the payment application to the Level 2 kernel. While there may be variances of Level 1 & Level 2 letters of approval for a terminal family, the Level 2 kernel is often identical within that family. When a deployment supports a Visa payWave terminal family that also shares the same Level 2 kernel, a single Visa payWave reader can be CDET tested to cover the entire terminal family. Consult with your terminal vendor to ensure a terminal falls within a terminal family. This approach allows a general reduction in the number of test iterations without negligible impact to the integrity of the testing process. Refer to the Visa U.S. EMV® Chip Terminal Testing Requirements for more details.

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, interest in future webinars and training sessions and a Visa EMV Subject Matter Expert will respond to your email within 2 business days.

For More Information

Please visit these 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*

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