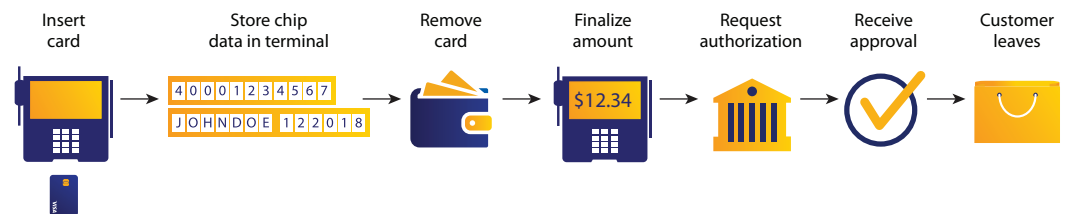




Quick Chip Implementation Steps

Visa introduces Quick Chip for EMV®, a solution that speeds up checkout times on chip transactions at the point of sale and optimizes the consumer experience.



Implement with ease

For More Information

To learn more about Quick Chip or to get started with your Quick Chip solution implementation, contact your merchant bank or Middleware Application Provider.

The Quick Chip solution requires minimal software updates. It does not require any changes to the EMV kernel or to the chip card. For merchants that have not yet migrated to EMV, Quick Chip can significantly reduce development and testing time, by simplifying the EMV transaction flow and taking out of scope more complex EMV functionality, such as issuer scripting, response cryptography, and card initiated reversals. For those who have already migrated to EMV, no additional Visa or EMVCo testing or certification is required. In addition, there are no impacts to routing, your merchant bank, the network, or the card issuer.

Scenarios

New Online – Only EMV Implementations Integrating Quick Chip – up to 85% reduction in test and development compared to classic EMV implementation.

Three simple steps to implement:

- 1. Development/QA** – Any development effort should be considered in the context of Quick Chip alone, while deferring support for classic chip transactions flows. Additional services such as tokenization and encryption could add to development and testing time.
- 2. Considerations For Testing** – Complete the *U.S. Minimum Terminal Configuration ADVT Use Cases* and submit test results into Chip Compliance Reporting Tool (CCRT) (not required if the acquirer participates in the U.S. Chip Acquirer Self-Accreditation Program). A full EMV acquirer certification is not necessary, as Quick Chip takes many EMV functions out of scope (such as issuer scripting, response cryptography, and card initiated reversals).
- 3. Launch**

Previously Certified Online-Only EMV Implementations Upgrading to Quick Chip.

Three simple steps to implement:

- 1. Development/QA** – Initiate the chip transaction at any time with any placeholder amount. Store chip data and complete card-terminal data exchange with an indication of “Currently unable to go online” – allowing for card removal. Once tender process is complete, obtain authorization (using the stored chip data) and notify the cardholder of the approval/decline decision.
Existing EMV terminal prompts to the cardholder should not change. Special attention must be given to ensure the placeholder amount is only used for the chip cryptogram; the final transaction amount will be carried in the normal field in the financial message. Visa Easy Payment Service (VEPS) merchants may discard the signature line when the final amount is less than VEPS limit. Transactions that resolve as PIN will capture the PIN for any amount.
- 2. Considerations for testing** – Only acquirer regression testing is **recommended** using the *U.S. Minimum Terminal Configuration ADVT Use Cases*. Test result submission with CCRT is optional.

3. Launch

Note: Quick Chip implementations do not preclude classic chip implementations which are also supported by the *U.S. Minimum Terminal Configuration ADVT Use Cases*.

Note: Any EMVCo Terminal Type value can be used as an U.S. online only configuration via a zero floor limit. Quick Chip retains all of the security features associated with any other EMV contact chip transaction. The one time use code associated with EMV is still used. 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.

In addition to accelerating chip card transactions, Quick Chip also enables faster deployment of EMV chip systems for retailers. Working with [Index](#), New Leaf’s Quick Chip implementation took just seven days, providing a streamlined approach that made it possible to speed through development, terminal testing, and certification. “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.”

For More Information

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For more chip information, visit www.visachip.com and [Visa Technology Partner](#).

- *Visa Minimum U.S. Online Only Terminal Configuration*
- *Quick Chip for EMV® — Specification*
- *Visa Chip Bytes: Quick Chip Card Acceptance*
- *Visa U.S. EMV Chip Terminal Testing-Requirement*
- *EMV Testing and Certification White Paper: Current Global Payment Network Requirements for the U.S. Acquiring Community*