



Payments Security Task Force (PST)

EMV Contact and Contactless Chip Testing Requirements

EMV Migration Forum/Payments Security Task Force
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About the EMV Migration Forum and the Payments Security Task Force

The EMV Migration Forum is a cross-industry body focused on supporting the implementation steps required for global and regional payment networks, issuers, processors, merchants and consumers to help ensure a successful introduction of more secure EMV chip technology in the U.S. The focus of the Forum is to address topics that require some level of industry cooperation and/or coordination to migrate successfully to EMV chip technology in the U.S.

For more information on the EMV Migration Forum, please visit <http://www.emv-connection.com/emv-migration-forum/>

Announced in March 2014, **the Payments Security Task Force** is a cross-industry group focused on driving executive level discussion that will enhance payment system security. The Task Force comprises a diverse group of participants in the U.S. electronic payments industry including payment networks, banks of various sizes, credit unions, acquirers, retailers, industry trade groups, and point-of-sale device manufacturers.



Introduction: *EMV Contact and Contactless Testing Requirements*

Welcome to the U.S. EMV Value-Added Reseller Qualification Program's educational webcast series, brought to you by the Payments Security Task Force and EMV Migration Forum.

This is a brief on EMV testing requirements for contact and contactless, presented by Ainsley Ward of Clear2Pay.

Note: This webcast is one in a series of webcasts which will provide U.S. value added resellers, independent software vendors and merchant organizations with understanding of the U.S. market for EMV migrations, U.S. debit deployment, development preparation, lessons learned and testing considerations to assist with EMV chip migrations.

What are EMV POS and ATM Terminal testing and certification requirements for EMV contact and contactless chip testing?

There are three levels testing requirements prior to terminal deployment:

1. EMVCo Level 1 (L1) covers hardware.
2. EMVCo Level 2 (L2) ensures the compliance of the payment kernel.
3. Payment network/acquirer Level 3 (L3) ensures that network specifications and acquirer requirements have been met.

Each payment network has a defined set of L3 terminal integration testing requirements that ensures their products are compliant within their acceptance environments.

What are EMV POS and ATM Terminal testing and certification requirements for EMV contact and contactless chip testing?

- These requirements are available from the payment networks, acquirers and/or processors.
- Requirements have been collated in the EMV Migration Forum “EMV Testing and Certification White Paper” available on the EMV Migration Forum’s Knowledge Center website.
- When we reference “terminals” it means all EMV-related terminal types, including POS devices, ATMs, bank branches, unattended devices, and on-board terminals.

The payment networks have similar testing requirements for deployment of contactless terminals.

What is L3 testing?

Level 3 - also referenced as L3 testing - is a third level of a mandatory testing known as payment network certification, acquirer testing, or terminal integration testing.

- Complimentary to EMVCo L1 and L2 certified components.
- Completed after a terminal payment application has been developed and implemented within the acceptance environment.
- Completed after EMVCo L1 and L2 certifications.
- Includes payment network and acquirer testing requirements.
- Required prior to a terminal deployment.

Do I need to perform L3 testing if I have an EMVCo approved terminal?

- Yes:
 - During EMVCo L1 & L2 certifications payment network specific testing is not included as the EMVCo certification does not take the payment network product compliance into account.
 - During L3 certification process, you will validate your implementation against the payment network specifications and acquirer specification to ensure compliance and avoid interoperability issues.
 - Each of the payment network related tests is product or environment specific to each of the payment networks.

How does the new VAR solution impact current testing requirements?

- The new VAR solution is designed to simplify achieving a fully-certified system and participation is voluntary.
- There is no impact on current payment network L3 testing requirements.
- It is introduced to ensure all development and debugging requirements are completed prior to payment network certification.
- It enables a more efficient, compliant and successful time to market.
- The proposed solution is composed of three phases:
 - Phase 1: Education
 - Phase 2: Qualification Process
 - Phase 3: Final End-to-End Testing with the Acquirer and Payment Networks

The pre-qualification provides the following benefits to the VARs for the U.S. market

- Potential prioritized or expedited process for testing with each acquirer; level of benefit directly correlates to number of acquirers supported.
- Eliminate majority of debugging time during subsequent acquirer-specific testing.
- Less time on EMV training and education.
- May market pre-qualification status.
- Improve EMV system design to make future updates and changes easier and simpler.
- Scalable and efficient EMV rollout with fewer re-tests and fails.
- Faster time-to-market for EMV-enabled solutions.

A VAR or ISV should work with their terminal vendor and acquirer for testing requirements. Consult with your acquirer and payment network for more details.

Clear2Pay Americas
Ainsley Ward

EMV@Clear2pay.com



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WWW.EMV-CONNECTION.COM

