



Visa Ready-Requirements and Program Guide for Static Contactless Chip Form Factor

Version 2.4



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Visa Public

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Revision History

Version	Date	Description
2.2	Jan 2022	First release
2.3	Jan 2023	Corrections, clarifications and updates.
2.4	May 2024	Update on wearable sample requirements Enhance document accessibility



Introduction

The term *internet of things* (IoT) encompasses a large number of connected devices, including wearables (such as a watch or wrist band) and personal accessories (such as a key chain or coffee cup). These devices can be used as contactless payment solutions associated with a Visa card account. Visa recognizes that payments made via wearable products and personal accessories present a growing opportunity to increase the use of contactless payments as a convenient and trusted method of commerce.

Note: In this document, and related documents, both wearables and accessories are referred to as *wearables*.

Visa is helping to drive these innovations in the marketplace through the Visa Ready program, which provides innovators with a path to certify devices, software, and solutions used to initiate or accept Visa payments. This program is designed to accelerate the introduction of innovative mobile payment solutions around the world and paves the way for non-traditional payment partners—such as mobile payments platform providers, mobile device manufacturers, technology partners, wallet providers, and software vendors—to more easily navigate the complexities of the payments ecosystem. The program provides guidance and best practices for accessing the power of the Visa network and gives approved providers access to Visa intellectual property. The Visa Ready Program is intended to speed approval of new payment solutions globally and streamlines the process to connect to and leverage Visa capabilities.

This document summarizes the solution approval process for static wearables. A wearable with a static contactless chip cannot have its account data provisioned or updated post-issuance. In other words, a primary account number, not a token, is personalized to the wearable prior to issuance and the account data remains static for the life of the product.

Audience

This document is intended for:

- Wearable manufacturers that wish to submit their hardware and software to the Visa Ready Program for review and approval.
- Laboratories and/or test tool providers interested in providing products or services related to wearables.
- Issuers or merchants evaluating third-party payment solution providers.

This document assumes a basic knowledge of the EMV[®] Contactless chip specifications and the *Visa Contactless Payment Specification*. Issuers, merchants, acquirers, hardware and software vendors, and developers must follow all Visa requirements for chip and Visa Contactless acceptance.

Related Publications

To facilitate market requirements while helping to ensure security and interoperability, all payments solution providers must comply with specifications and requirements set forth in the following related publications.

Table 1: Related Publications

Title	How to Obtain
<i>Visa Ready Requirements and Program Guide for Static Contactless Chip Form Factor</i>	This document
<i>Product Questionnaire for Wearable with Static Contactless Chip</i>	https://digitalpartnerservices.visaonline.com/Document Chip Testing & Approval Services > Wearables & IOT Testing
<i>Approval Services Testing Agreement</i>	Contact ApprovalServices@visa.com
<i>Chip Card Testing & Approval Requirements</i>	https://digitalpartnerservices.visaonline.com/Document Chip Testing & Approval Services > Chip Card Testing
<i>Visa Product Brand Standards – Wearables</i>	https://productbrandstandards.com or Contact VisaReadyDigitalPlat@visa.com
<i>Visa Ready Program Public Directory</i>	https://partner.visa.com
<i>Visa Approved Chip Card Products</i>	https://digitalpartnerservices.visaonline.com/Product/ChipCardProducts
<i>Visa Approved Inlays for Wearables with Static Contactless Chip</i>	https://digitalpartnerservices.visaonline.com/Product/WearableswithStaticContactlessChip

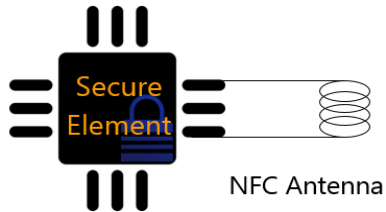
Contact Information

Please contact your Visa representative or email VisaReadyDigitalPlat@visa.com for further information.

1 Static Contactless Chip Form Factor

The static contactless form factor contains a single chip that serves as both the secure storage and contactless interface as shown in the figure below.

Figure 1 Static Contactless Chip Form Factor



A wearable with a static contactless chip has an account number provisioned prior to issuance, and the account data remains static for the life of the product.

In order for a wearable with a static contactless chip to become Visa approved, the wearable must pass a functional evaluation and a verification of compliance with Visa's branding. The approval process is managed through the Visa Ready program.

2 Visa Ready Program Approval Process

Visa provides specifications, tools, technical expertise, documentation, and Visa branding guidelines and requirements for vendors that want to have their products approved. The Visa Ready program evaluates whether solutions comply with Visa's security standards, specifications, and branding requirements and administers reporting for third-party technology partners that provide technology and payment solution components.

Third-party vendors that Visa has approved to provide technology components for proximity payments are listed in the [Visa Approved Inlays for Wearables with Static Contactless Chip](#). This listing informs issuers, merchants, and other vendors of prospective technology providers that have demonstrated compliance with Visa's requirements, providing an easy way to find partners for solutions using pre-approved components. It is not mandatory for issuers or merchants to choose a vendor from the Visa Ready program public directory, but working with one of the approved vendors can greatly streamline the approval process for a payments program.

The Visa Ready approval process involves the following steps, which are described in more detail in the following sections.

2.1 Registration

Information on the Visa Ready program registration can be found at <https://partner.visa.com/site/programs/visa-ready.html>

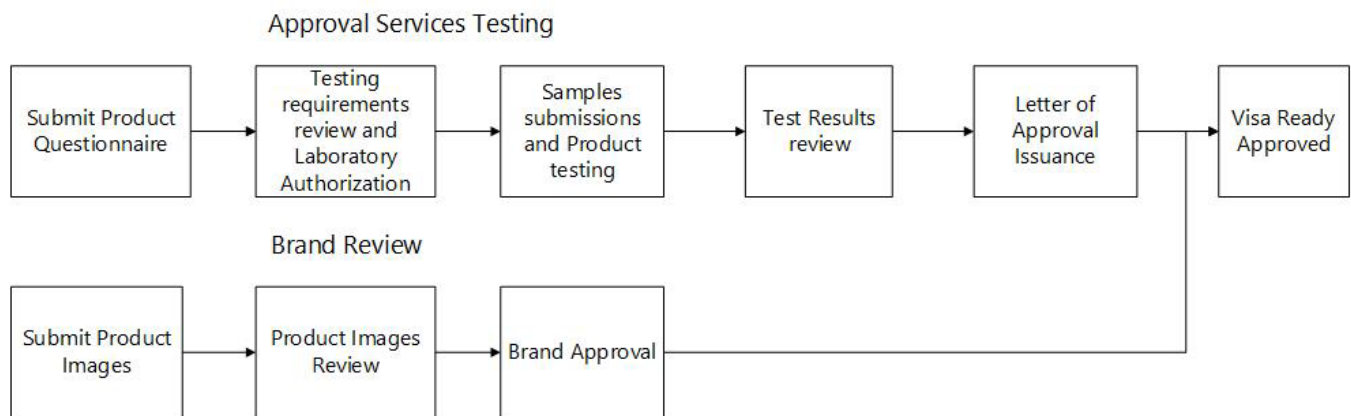
1. Review the program documentation once the enrollment is activated.
2. Review and sign the Approval Services Testing Agreement.

Upon completion of registration the vendor can proceed with product submission.

2.2 Visa Ready Approval Process

The Visa Ready approval process includes the Approval Services testing and approval process and Brand Review. Solution providers are required to meet both requirements to obtain Visa Ready approval. Visa Ready may require additional testing based on the review of the product submitted.

Figure 2 Visa Ready Approval Process



The approval process consists of the following stages:

1. Approval Services testing
 - Product questionnaire submission
 - Testing requirements review and Laboratory Authorization
 - Samples submissions and Product testing
 - Test results review
 - Letter of Approval issuance
2. Brand review (can be done in parallel with Approval Services testing)
 - Product image submission
 - Product Images review
 - Brand approval

A wearable is considered as Visa Ready Approved only when it has successfully gone through both Approval Services testing and Brand Review.

2.2.1 Approval Services Testing and Approval Process

The vendor is responsible for ensuring that each component of its payment solution is developed in accordance and complies with currently supported Visa specifications and EMVCo standards.

The wearable product will be evaluated according to Visa’s Approval Services process as detailed in the *Chip Card Testing & Approval Requirements* which may be updated and amended by Visa in its discretion.

It is highly recommended to use a chip or inlay for wearables that is already approved by Approval Services.

Note: Inlay products intended for use in a wearable are tested and approved by Approval Services.

2.2.2 Brand Review

The brand review ensures the Visa brand is correctly applied to the wearable payment product. Providers are required to provide images and if needed, samples of the wearable to Visa Ready. Review the *Visa Product Brand Standards - Wearables* or contact Visa Ready.

2.2.3 Samples

Vendors are required to submit samples for Approval Services’ functional, performance, cross testing, and Brand review.

Note: Additional samples may be requested upon completion of the questionnaire review.

Table 2 Wearable Sample Requirements

Testing	Number of Samples
Functional testing (e.g. Analog and Application)	Contact accredited test laboratory for the required number of samples
Performance and Cross Testing	Minimum of 7 samples Reference: <i>Chip Card Testing & Approval Requirements</i> , Section 2.6.2, Non-card Product with Static Contactless Chip.
Brand Review (upon request)	Minimum of 3 samples Reference: <i>Visa Product Brand Standards - Wearables</i>

2.3 Product Approval

When the vendor has demonstrated that all requirements have been satisfied, it receives a copy of the Visa Ready contract. After the agreement is fully signed by the vendor, Visa provides the vendor with the fully executed agreement, Visa Ready brand mark and usage guidelines and the Approval Services letter of approval. At this point, vendors can begin using the Visa Ready mark in their approved solution for marketing and promotion in accordance with the guidelines.

2.4 Changes to the Approved Product

Changes to the final wearable product may require additional testing. Information can be found in the *Chip Card Testing & Approval Requirements, Appendix B*.

If the changes or updates are not listed contact VisaReadyDigitalPlat@visa.com to determine if the changes will require testing.