When Do You Test?

At a Glance Guidelines for Visa's EMV® Chip Terminal Testing Requirements

Level 3 (L3) testing helps ensure that chip terminals that have been configured for deployment by acquirers are correctly integrated into the Visa payment acceptance environment and do not unduly contribute to interoperability problems. This improves acceptance of Visa-branded products. L3 testing applies to a wide range of contact and contactless chip terminals (e.g., POS, mPOS, ATM, transit, Tap to Phone*, Fleet 2.0, etc.).

Important: Effective 16 July 2022: The Visa EMV-compliant L3 Test Set Files must be used when performing any new L3 testing in all regions. These test set files are accessed using a third-party vendor provided L3 test tool. The legacy toolkits (ADVT, CDET, VpTT, and U.S. Quick Chip and Minimum Terminal Configuration ADVT/CDET) have been retired. For details, see the *Visa Global L3 Testing – Guidelines and Frequently Asked Questions (FAQ)*.

Acquirers are required to perform L3 testing prior to terminal deployment to minimize the risk of interoperability problems. The following will assist you in determining when testing is required.

1. New or Change to Terminal Hardware and Software

Hardware – including peripheral equipment and PIN pad add on)

Authorization – CVMs, introduction of cashback

Software – EMV kernel

L3 testing is required when the terminal is first deployed and anytime there are changes to chip processing on the terminal or within its infrastructure.

L3 testing takes place after both EMVCo Type Approval Level 1 and Level 2 terminal approval and precede terminal deployment.

2. New or Change to Acquirer, Gateway and Processor Paths

Acquirers may have combinations of multiple/split relationships involving acquirers, merchants, ISOs, gateways and VARs potentially requiring testing.

*Tap to Phone devices have specific requirements for testing and retesting. Refer to the *Visa Ready Tap to Phone Solution Requirements* for details.
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Frequently Asked Questions

Q: Is testing required on all devices if they are within a terminal family?

Testing is required for a single device within a terminal family (same EMV kernel, payment application, process path). Consult with your supplier to verify if your terminal falls within a terminal family.

Q: Does Visa require every terminal test results submission be reviewed/ validated by Visa?

No. The Chip Compliance Reporting Tool (CCRT) (a tool available on Visa Online that is used to submit L3 testing reports to Visa) will automatically accept testing reports where all test cases have successfully passed. If one or more test cases have failed, the report is reviewed by Visa. Note: Submission of reports to CCRT is not required for U.S. acquirers participating in the Visa Global Acquirer Self-Accreditation Program.

Q: As an acquirer, do I need to schedule Visa testing with each of my merchants?

There is no Visa requirement that terminal testing be conducted for each merchant location. Testing is, however, required for each unique terminal configuration.

Q: If I change the currency code/country code on the same U.S. acquirer host platform to support a U.S. territory, do I need to retest the terminal configuration?

There is no Visa requirement to retest the terminal configuration; however, if on a different host platform or different protocol then testing is required.

Q: If I change software that does not affect the payment application for chip processing (i.e., screen layout or graphics) do I need to retest the terminal configuration?

There is no Visa requirement to retest the terminal configuration; however, isolating the payment application will assist in identifying when testing is needed.

Q: If I add a new peripheral device (i.e., printer or cash dispenser module) do I need to retest the terminal configuration?

Unless the device is directly involved in the payment processing (i.e. a card reader), there is no Visa requirement to retest the terminal configuration.

Q: If I change the terminal-to-host protocol which does not affect authorization messages, do I need to retest?

There is no Visa requirement to retest the terminal configuration as long as there are no changes to the payment application or authorization message for chip processing.
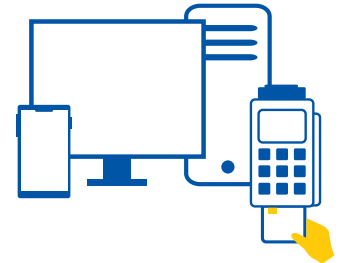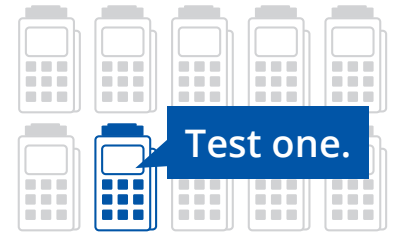
For More Information

Additional specifics on each of these toolkits, Visa clients can access Visa documentation on Visa Online. Visa-confirmed tool vendors can access documentation at https://technologypartner.visa.com

- *Visa Global Level 3 (L3) Testing Guidelines and Frequently Asked Questions (FAQ)*
- *Chip Compliance Report Tool (CCRT) User Guide*
- *Chip Compliance Report Tool (CCRT) Quick User Guide*
- *Visa Smart Debit/Credit Contact and Contactless U.S. Acquirer Implementation Guide*
- *Visa U.S. EMV Chip Terminal Testing Requirements*
- *CVES (Chip Vendor Enabled Service) Benefits*

Acquirers should contact their Visa representative to discuss their testing requirements in further detail.

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