

Guidelines and Frequently Asked Questions (FAQ) Version 1.8

This document outlines Visa’s guidelines on a self-service option for chip card personalization validation testing (PVT) and provides frequently asked questions (FAQ). It is intended for issuers, processors, or their partners.

The purpose of Visa PVT is to validate the personalization of an issuer’s chip cards prior to issuance. This helps to ensure that chip cards are personalized correctly and do not unduly contribute to interoperability problems, that they meet Visa global and regional requirements, and that transactions via the contact and contactless interface (as applicable) can be performed correctly.

Important Information:

- **Build-011** is the current build.
- Visa will allow Build-010 until **15 May 2026**. After that time, only Build-011 can be used.

The Visa Global Self-Service option for PVT has been available since **30 November 2023** in all regions except Europe.¹

Note: Issuers interested in this option may perform PVT themselves or they may outsource PVT to a third party, such as a processor, personalization bureau, or other partner. Alternatively, issuers may elect to not use this self-service PVT option and continue to follow existing regional procedures for PVT.

Benefits

The key potential benefits of the self-service option for chip card PVT are:

- **Streamlined Testing** – Issuers using the self-service option no longer need to send white plastics to Visa and can perform PVT themselves, streamlining their testing activities.
- **Outsourcing** – Issuers using the self-service option can outsource/delegate PVT to their business partners along with other card issuing activities, such as card personalization, production, and fulfillment.
- **Faster Time to Market** – With the self-service option, issuers have greater control over their personalization validation activities helping them issue chip cards faster.

¹ Since February 2020, Visa Europe has offered its clients a Self-Service PVT option (available in Europe Region only) for personalization validation which is separate from the Global Self-Service option for PVT. This option continues to be available. It will eventually be incorporated into the Global Self-Service option.

Issuer Requirements

Issuers must ensure that they select a PVT tool that has been qualified by Visa and that conforms to all of the following:

Document and version	Visa Test Set Requirements
VPA Data Output Files Specification, v3.1 (or higher)	<ul style="list-style-type: none"> Build 011
Visa PVT Framework Implementation Guide, v1.0.8 (or higher)	
Visa PVT Pseudo Function Definitions, v1.0.8 (or higher)	

Refer to [Visa Digital Partner Services website](#) document for a list of qualified PVT tools.

How Does the Self-Service Option for Visa PVT Work?

1. Obtain a **Visa-qualified PVT tool** (that supports the Visa digitized test set) from a PVT tool vendor. A complete list of Visa-qualified PVT tools will be made available to issuers and posted on Visa Access).
2. Create a **reference profile** using Simplified Profile Selection (SPS) or the Visa Personalization Assistant (VPA) via the Visa Chip Personalization Portal (VCP)² (available on Visa Access). The reference profile contains information about your chip card personalization settings.
Note: For information on SPS and VPA, refer to the documents in the [References](#) section.
3. Use your **reference profile** to create your **white plastic(s)** or provide it to your personalization vendor for this purpose.
4. Import your **reference profile** into your **PVT tool** and test your **white plastic(s)** against it.
5. Once you have completed testing, use your PVT tool to generate a **report** with your test results and submit it to Visa using the **Chip Compliance Reporting Tool (CCRT)** (available on Visa Access).

Assuming all test cases have passed successfully, PVT is complete from Visa's perspective.

² VCP is the new name for Visa Personalization Assistant (VPA).

Frequently Asked Questions (FAQ)

This section provides a list of Frequently Asked Questions (FAQ):

1.0 Visa Personalization Validation Testing (PVT) and the Global Self-Service Option	
1.1	<p>What is Visa PVT?</p> <p>The purpose of Visa PVT is to validate the personalization of an issuer's chip cards prior to issuance. This helps to ensure that chip cards are personalized correctly and do not unduly contribute to interoperability problems, that they meet Visa global and regional requirements, and that transactions via the contact and contactless interface (as applicable) can be performed correctly.</p>
1.2	<p>What is the global self-service option for Visa PVT?</p> <p>With the self-service option, issuers can perform PVT on their own. This eliminates the need to send white plastics to Visa for validation.</p>
1.3	<p>Is the global self-service option for Visa PVT available now?</p> <p>The global self-service PVT option has been available since 30 November 2023 in all regions except Europe.</p> <p>Note: Since February 2020, Visa Europe has offered its clients a Self-Service PVT option (available in Europe Region only) for personalization validation which is separate from the Global Self-Service option for PVT. This option continues to be available. It will eventually be incorporated into the Global Self-Service option.</p>
1.4	<p>Are there any changes to clients that choose the option to send white plastics to Visa's Global Client Testing (GCT) team for PVT?</p> <p>No. There are no changes to clients that choose the option to send white plastics to Visa's GCT team for PVT at this time. Please continue to follow existing regional procedures for PVT. See the <i>VisaNet Testing Guide</i> available on Visa Access for details.</p>
1.5	<p>Does the global self-service PVT option have any additional fees?</p> <p>There are no additional Visa fees for the global self-service PVT option. If a report is submitted with failures, the client can optionally take advantage of Visa consultancy services to help remedy the issues, and these services have associated fees.</p>
1.6	<p>Is a tool required to support the global self-service PVT option?</p> <p>Yes. A Visa-qualified PVT tool (containing the Visa digitized test set) from a PVT tool vendor must be used to perform self-service PVT. The complete list of Visa-qualified PVT tools is available in the Visa Qualified PVT Test Tool document available on Visa Access or Visa Digital Partner Services website.</p>
1.7	<p>Can I outsource the global self-service PVT option to a partner?</p> <p>Yes. You can perform the self-service PVT option yourself or outsource it to a partner such as a processor, personalization bureau, or other third party.</p>

1.0 Visa Personalization Validation Testing (PVT) and the Global Self-Service Option	
1.8	<p>Does the global self-service PVT option require me to send white plastics to Visa?</p> <p>No. You do not have to send white plastics to Visa as you will be performing this task within your own testing environment.</p>
1.9	<p>Do I need to schedule time with Visa to use the global self-service PVT option?</p> <p>No. If you choose the global self-service option, you do not need to book a test slot with Visa and because testing is under your control you can test as many times as needed.</p>
1.10	<p>What do I do if I fail a test when using the global self-service PVT option?</p> <p>When a test tool indicates a test case failure, it is anticipated that the issuer will work with their technical support team and its card vendor, personalization bureau, or integrator to correct the problem. The issuer will continue to perform the test until the problem is resolved.</p> <p>Note: If the issuer or its partner requires assistance from Visa to investigate and resolve PVT failures, Visa may charge consultancy fees for its service.</p>
1.11	<p>Does the global self-service PVT option require the use of a Visa-generated SPS or VPA profile?</p> <p>Yes. Issuers must use a Visa Chip Card Profile generated by the SPS or VPA tool for PVT which are accessible via the VCPP. Refer to the Issuer Requirements section above for the version requirement.</p>
1.12	<p>Does Visa plan to extend the requirement to use a Visa-generated SPS or VPA profile when sending white plastics to Visa for validation?</p> <p>Yes. To further streamline the PVT process globally and reduce the risk of interoperability issues, effective 19 January 2026, issuers will be required to use a Visa chip card profile generated by the SPS or VPA tool for PVT.^{1 2} In all regions, paper templates will no longer be supported for PVT.</p> <p>Note: This is not a mandate to issue chip cards.</p>
1.13	<p>Can the value of the Derivation Key Index (DKI) personalized in the chip card be different than the value present in the SPS/VPA profile?</p> <p>Yes. The DKI value personalized in the chip card could be a different value than the one present in the SPS/VPA profile. It does not have any impact on PVT.</p>
1.14	<p>Does the global self-service PVT option require cards to be personalized with test data only?</p> <p>Yes. When going through the global self-service PVT process, the cards must only be personalized with test data.</p>
1.15	<p>Is CVV, iCVV, CVV2, PVV and Online Card Authentication testing included in Visa's Global Self-Service Test Set?</p> <p>No. CVV, iCVV, CVV2, PVV and Online Card Authentication testing is not included in Visa's Global Self-Service Test Set. It is the issuer's responsibility to perform the necessary testing for each such cryptographic process. In addition, the Personalization Validation Testing hereunder is testing only</p>

¹ The requirement to use a Visa chip card profile generated by the SPS or VPA tool has been applicable for Europe clients since 1 March 2009.

² This requirement also applies to U.S. clients using the Processor Express program.

	for the specifications listed herein that are in effect at the time the test is performed. Testing will have to be performed again to account for future changes and the Issuer remains responsible for compliance with all applicable laws and regulations.
2.0 Support	
2.1	<p>Who should I contact if I have questions about the global self-service PVT option?</p> <ul style="list-style-type: none"> • Specific questions around PVT tools should be handled between the issuer and their PVT tool vendor. • For specific questions related to Visa personalization validation test cases, VPA/SPS and/or CCRT, issuers/processors can submit questions via the Visa Support Hub portal in Visa Access: Visa Support Hub (VSH). Navigate to the Testing section to request assistance with Self-Testing Tools: Technical Support – Card Personalization/PVT. Alternatively, you can send an email to itest@visa.com. • For more information regarding Visa’s process and requirements for PVT, clients can contact their Visa representative.

References

This section provides a list of Visa references:

- *Chip Compliance Reporting Tool (CCRT) User Guide*
- *VisaNet Testing Guide*
- *Visa Qualified PVT Test Tool*
- *VisaNet Testing Guide*
- *Simplified Profile Selection (SPS) User Guide*
- *Visa Personalization Assistant (VPA) User Guide*
- *Visa Personalization Assistant 4.0 Quick User Guide for Issuers*
- *Visa Smart Debit/Credit Contact and Contactless – Issuer Implementation Guide*
- *Visa Smart Debit/Credit Contact and Contactless – U.S. Issuer Implementation Guide*

Note: Documentation is available for Visa clients on [Visa Access](#). Vendors may access some of the documentation on the [Library - Digital Partner Services \(VisaAccess.com\)](#).



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