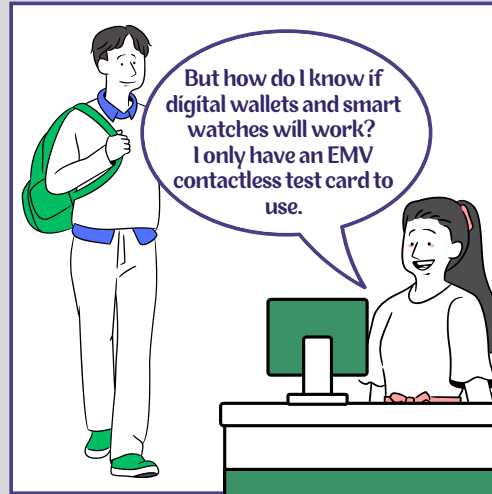
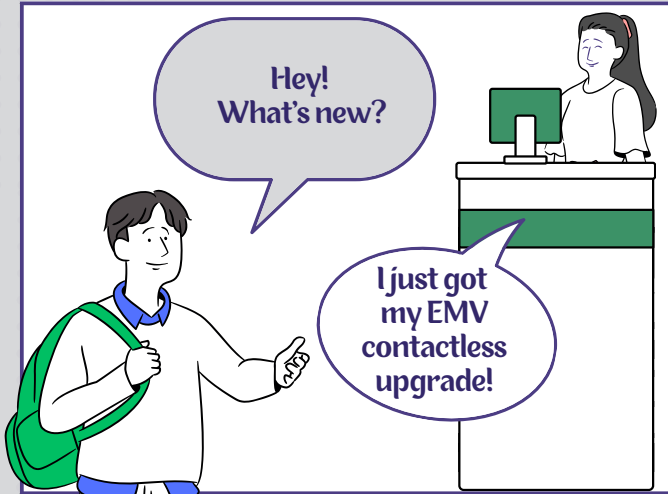
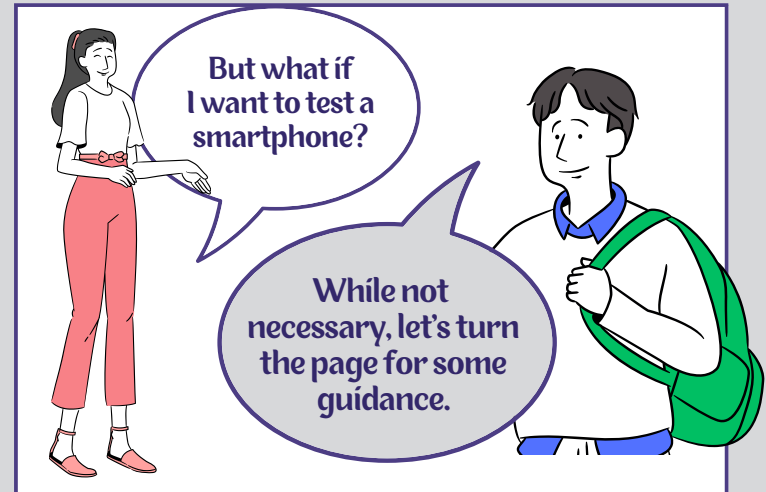
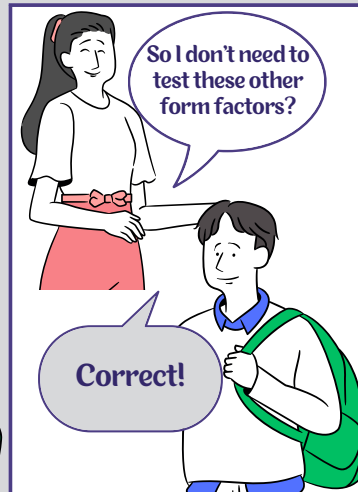
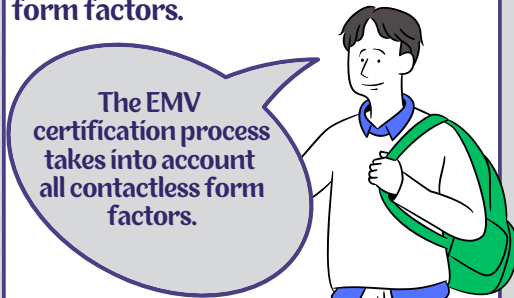


Contactless Form Factor Test Considerations

Casual conversations on EMV[®] contactless testing



Form factors like smart watches, phones, tablets, key fobs, etc. all use the same EMV technology. If you certified for EMV contactless, your terminal shall support all contactless form factors.



Important considerations when testing EMV[®] contactless form factors

EMV contactless terminal certification encompasses all contactless form factors

- Once a point-of-sale device has been certified for EMV contactless, it can accept any EMV payment form factor that supports NFC, such as EMV contactless cards, smart devices (phones / watches / tablets), or key fobs.
- For increased confidence, additional merchant testing may be conducted before a full formal rollout, although it is entirely optional. Preferably, this testing should be conducted in a test environment.
- It is not necessary to test every single contactless form factor, as each form factor will behave in the same manner relative to the chip-device interaction.



Important considerations when testing EMV[®] contactless form factors

Optional testing in a test environment, with test payment instruments:

- This option requires that a testing provider, such as the merchant's payment processor or a third party testing vendor, provides a test platform as well as test scripts, testing requirements, and test payment instruments.
- Testing any EMV contactless form factor should indicate how other contactless payment form factors can perform. Contactless test cards are the most available test payment instruments, though some providers may offer additional test form factors like test phones with embedded wallets.
- Note: test cards and test devices cannot be used in a production environment.



Important considerations when testing EMV[®] contactless form factors

Optional testing in production environment, with personal payment instruments:

- Once a certified POS solution is installed in a production environment, merchants may utilize their own payment cards and devices to perform optional additional testing.
- Testing in production is generally considered somewhat risky and could have a financial impact to the cardholder. Therefore, one should use caution and keep production test transaction amounts low and controlled.