



U.S. EMV VAR Qualification Program Frequently Asked Questions (FAQ)

Scope

The FAQs are geared to VARs and Service Providers who may have questions about the program.

Questions – Service Providers

1. How do I enroll as a service provider to the U.S. EMV VAR Qualification Program?

Enrollment is the result of accreditation for the U.S. EMV VAR Qualification Program by the Participating Payment Brands (American Express, Discover MasterCard, and Visa). Accreditation is managed by the Participating Payment Brands, who all have their specific requirements and programs for accrediting EMV VAR Service Providers. Service Providers need to contact Participating Payment Brands if they consider themselves a candidate for accreditation.

2. How do I register on the PCI website?

An EMV VAR Service Provider shall have at least one tool qualification or one service accreditation from at least one Participating Payment Brand and fill out the online application at [PCI SSC website](https://programs.pcisec.org/var_registration.aspx) [[\[https://programs.pcisec.org/var_registration.aspx\]](https://programs.pcisec.org/var_registration.aspx)]. Evidence of accreditation by one or more Participating Payment Brands must be supplied to PCI SSC as part of the registration process. This evidence can be in the form of corresponding Participating Payment Brand(s) acknowledgements of the claimed credentials prior to publication on the PCI SSC website.

3. Does an EMV VAR Service Provider accreditation expire, and what are the requirements for renewal?

The EMV VAR Service Provider accreditation remains valid as long as at least one tool qualification or one service accreditation from at least one Participating Payment Brand is valid.

4. What fees do I have to pay, upfront and for renewal?

There is currently no fee associated with the program.

5. What are the pre-requisites to qualify for the program?

The EMV VAR Service Provider shall have at least one qualified tool or one accredited service by at least one Participating Payment Brand.

6. What is the process to obtain accreditation by the Payment Brands?

The EMV VAR Service Provider shall contact the Participating Payment Brands which all have their specific qualification requirements and accreditation processes.

7. Are existing tool accreditations by Payment Brands considered to be applicable for this EMV VAR pre-qualification?

Yes, EMV VAR Service Providers with tools already accredited by Payment Brands are eligible to participate in the program. To enroll they need to fill out the online application at [PCI SSC website](https://programs.pcissc.org/var_registration.aspx) [\[\[https://programs.pcissc.org/var_registration.aspx\]\]](https://programs.pcissc.org/var_registration.aspx) and provide evidence of accreditation by one or more Participating Payment Brands. This evidence can be in the form of corresponding Participating Payment Brand(s) acknowledgements of the claimed credentials.

8. How can EMV VAR Service Providers access acquirer specific message formats?

The pre-qualification process of an EMV Pre-Qualified VAR/ISV requires the use of solutions provided by accredited and PCI listed EMV VAR Service Providers. These solutions consist of tools and/or services. Qualified tools contain test cases that represent the Payment Brands test cases and the capability of host simulation enabling testing of the link with acquirer(s). This host simulation represents one or more of the main acquirer's message format(s). The EMV VAR Service Provider may contact participating Acquirers to obtain the corresponding specification.

9. What are my reporting obligations / requirements?

Once a VAR successfully completes a pre-qualification process, approved EMV VAR Service Providers should submit an application on behalf of the VAR/ISV through the PCI SSC Portal, indicating that the EMV Pre-Qualified VAR/ISV(s) has completed pre-qualification for one or more brands. The VAR is responsible for completing the VAR/ISV Registration and Listing Agreement, without which their application cannot be approved. The VAR/ISV Registration and Listing Agreement can be found here: [\[\[https://programs.pcissc.org/isv_var_registration.aspx\]\]](https://programs.pcissc.org/isv_var_registration.aspx).

10. Are there any ongoing audit requirements by the program (PCI or the Payment Brands)?

Audit requirements, if any, are defined by the Participating Payment Brands.

11. Do I need to be accredited to offer this service?

Yes, the EMV VAR Service Provider shall have at least one qualified tool or one accredited service by at least one Participating Payment Brand.

Questions – Value Added Resellers

1. Are educational materials and resources for development support available?

Standardized education materials are made available by the Participating Payment Brands. In addition EMV VAR Service Providers provide resources for education, training and development support. These accredited service providers are listed as “EMV VAR Service Providers” on the [PCI SSC website](https://www.pcisecuritystandards.org/approved_companies_providers/service_providers.php) at the following address: [\[\[https://www.pcisecuritystandards.org/approved_companies_providers/service_providers.php\]\]](https://www.pcisecuritystandards.org/approved_companies_providers/service_providers.php).

2. What is the scope of pre-qualification and what are the pre-requisites for the program?

The pre-qualification covers the Participating Payment Brands' requirements for Terminal Integration (aka “EMV Level 3” or “End-to-End Testing”). It applies to a given “payment configuration” which includes the payment terminal and its application, possible middleware and gateways up to the Acquirer host. During the pre-qualification process, the Acquirer host is replaced by a host simulator implementing an appropriate message format.

3. What are the advantages of this program?

The pre-qualification provides evidence that a specific solution of a VAR was tested successfully according to the Participating Payment Brands' test cases and one or more of the main message formats in use in the US. This implies that the EMV Pre-Qualified VAR/ISV has implemented EMV properly at least once and is ready for certification by the Acquirers. Once an EMV Pre-Qualified VAR/ISV has successfully tested with these qualified solutions, the expectation is that the duration of formal testing with acquirers can be shortened due to less reported issues, debugging and iterations. As a result, EMV Pre-Qualified VAR/ISVs can expect an expedited and more successful certification and testing process overall.

4. Is there any mandate for me to enroll for this program?

No, the program is purely optional, unless some Acquirers decide to mandate it prior to their final certification. Please discuss with your Acquirer for further details.

5. What does it mean that my EMV POS solution is listed on the PCI website?

The pre-qualification provides evidence that a specific solution of a VAR was tested successfully according to the Participating Payment Brands test cases and one or more of the main message formats in use in the US. This implies that the EMV Pre-Qualified VAR/ISV has implemented EMV properly at least once and is ready for certification by the Acquirers.

6. How do I get the list of the accredited EMV VAR Service Providers?

The list of accredited EMV VAR Service Providers is available on the [PCI SSC website](https://www.pcisecuritystandards.org/approved_companies_providers/service_providers.php) at the following address: [\[\[https://www.pcisecuritystandards.org/approved_companies_providers/service_providers.php\]\]](https://www.pcisecuritystandards.org/approved_companies_providers/service_providers.php).

7. What services are covered under this program and provided by accredited EMV VAR Service Providers?

The program covers EMV education, training, development support, as well as terminal integration testing.

8. Does my POS solution need to be PCI and EMVCo certified prior to pre-qualification.

For contact transactions, the POS solution needs to be EMV Level 1(contact) and EMV Level 2 certified prior to pre-qualification.

For contactless transactions, the POS solution needs to be EMV Level 1 (contactless) and Brand certified prior to pre-qualification.

When being "PIN-capable", either online or offline, the POS solution needs to be PCI-PTS certified prior to pre-qualification.

9. Does a pre-qualification expire, and what are the requirements for renewal?

While there is no expiry for the pre-qualification, the pre-qualifications must be completed with solutions that have current EMVCo and Payment Brand approvals. VARs' listing status will be reevaluated in December 2016.

10. If I am already certified by an acquirer/processor, does my solution also get registered on the PCI website as a pre-qualified solution? What if this certification was not done by one of the service providers listed for this program?

No, the U.S. EMV VAR Qualification Program relates to pre-testing with an accredited service provider only. Listing and registration of a formal certified solution is done according to existing rules of the Payment Brands. If any formal certified solution was also pre-qualified according to the U.S. EMV VAR Qualification Program in advance of formal certification it will be listed by PCI as such.

11. Do I need to pre-qualify all my solutions or is one sufficient? (e.g. what if the Kernel L2 certificate is different)?

VARs are free to seek one or many pre-qualifications. The program is aimed at providing evidence that an EMV Pre-Qualified VAR/ISV has already properly implemented EMV at least once based on the results of a pre-qualification of a specific solution with an accredited service provider, according to program guidelines and as listed on the PCI website

12. Are my merchant customers required to go through certification of unique path and Payment Brands if my solution is listed as pre-certified?

The pre-qualification does not replace the certification provided by the Acquirer which is mandated for every specific POS solution or payment configuration.

13. What implications are there for current and future QIRs (Qualified Integrators and Resellers) listed on the PCI SSC website?

The PCI SSC Qualified Integrator and Reseller Program (QIR) is aimed at those entities which install and maintain PA-DSS validated applications. There is no link between the QIR program and the U.S. EMV VAR Program.

14. Is there a training component to the program?

EMV training and education are indeed part of the program. Please refer to the list of EMV VAR Service Providers to identify those who are accredited for training services.

15. Is this program geared to any specific industries?

This program is targeting VARs and ISVs providing payment solutions, regardless of the industry they address.

The Payments Security Task Force includes a diverse group of participants in the U.S. electronic payments industry including payment networks, banks of various sizes, credit unions, acquirers, retailers, point-of-sale device manufacturers and industry trade groups. Through a coordinated effort with the PCI Security Standards Council and the EMV Migration Forum (EMF), the U.S. EMV VAR Qualification Program provides a chip education curriculum and accreditation program to help streamline and simplify the testing and certification process for Value Added Resellers (VARs) and Independent Software Vendors (ISVs) with the ultimate goal of helping small and mid-sized merchants implement their checkout solutions to fully accept chip cards in advance of the October 2015 liability shift milestone.