

Point of Sale Updates Required to Support Compliance with SCA Requirements Under PSD2

Europe | Acquirers, Issuers, Processors
Visa Network; V PAY; Europe Processing



Overview: Effective 16 April 2022, acquirers and merchants in the European Economic Area (EEA) and the UK must ensure that POS devices comply with the latest contactless terminal implementation guidelines.

Effective 16 April 2022, in compliance with the strong customer authentication (SCA) provision under Payment Services Directive 2 (PSD2), all Visa contactless POS terminals in the Europe region must comply with the [Visa Europe Contactless—Terminal Requirements and Implementation Guidelines, Version 1.5](#).¹

This requirement does not apply to Europe region clients based outside the EEA (including Israel, Turkey and Switzerland); however, Visa strongly advises acquirers and merchants in those countries to upgrade their POS equipment to reflect the updated standards.

This mandate does not apply to unattended POS terminals for transit fares and parking fees.

¹ For the Czech Republic, Hungary, Poland and Slovakia, this mandate took effect on 14 September 2019.

Mark Your Calendar:

- Acquirers and merchants must ensure that all POS contactless terminals comply with contactless terminal requirements version 1.5 (**16 April 2022**)

Acquirer Impact and Merchant Acceptance Infrastructure

The below requirements were communicated in the 24 March 2019 *Visa Business News* article titled, "[Europe Contactless Terminal Implementation Guidelines Updated to Support Compliance with SCA Requirements Under the PSD2](#)."

- All newly deployed and updated contactless POS terminals in Europe must comply with version 1.5 of the contactless terminal guidelines effective 14 September 2019.
- All POS terminals in Central and Eastern Europe (Czech Republic, Hungary, Poland and Slovakia) must comply with version 1.5 of the contactless terminal guidelines effective 14 September 2019.
- Acquirers must be able to support Response Codes 1A and 70.

Since 14 September 2019, when the PSD2 SCA face-to-face regulation took effect in the majority of countries, Visa has monitored the usage of these response codes and their effectiveness at the point of sale. While the outcome at the POS is generally positive, e.g., followed by a successful PIN verified transaction, Visa is striving to optimize

the customer experience at the POS and reduce unnecessary customer friction and declines, thereby benefiting both retailers and consumers.

To this end, Visa is requiring all POS devices across the EEA to be updated to comply with *Visa Europe Contactless—Terminal Requirements and Implementation Guidelines, Version 1.5* **no later than 16 April 2022**; however, Visa strongly advises clients to update POS terminals as early as possible.

For full details, refer to the *Visa Europe Contactless—Terminal Requirements and Implementation Guidelines, Version 1.5*.

Visa contactless terminal testing has also been updated to align with this document. Clients are reminded that they are required to perform, pass and submit implementation testing results when deploying or updating acceptance devices, according to the requirements of Visa's Level 3 testing process.

Additional Resources

Advance Copy of the Visa Rules

The advance copy of the upcoming Visa Rules illustrates the associated rule changes that will be reflected in the next edition of the publication. If there are any differences between the published version of the rules and this advance copy, the published version of the rules will prevail.

- [Point of Sale Updates Required to Support Compliance with SCA Requirements Under PSD2 \(European Economic Area and United Kingdom\)](#) (Advance Copy)
- [Point of Sale Updates Required to Support Compliance with SCA Requirements Under PSD2 \(European Economic Area and United Kingdom\)](#) (Advance Copy) (V PAY)

Documents & Publications

["Europe Contactless Terminal Implementation Guidelines Updated to Support Compliance with SCA Requirements Under the PSD2,"](#) *Visa Business News*, 24 March 2019

["Chip and Contactless Specifications Updated with New Risk Management Parameters,"](#) *Visa Business News*, 24 May 2018


Online Resources

For more information, visit the [Visa Chip and Contactless Chip](#) section at Visa Online and the [Visa Technology Partner](#) website.

Note: For Visa Online resources, you will be prompted to log in.

For More Information

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