The webinar will begin shortly

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Industry Awareness on the Adoption of the EMV L3 Testing Framework

February 2022

U.S. Payments Forum Mission

- *… the cross-industry body focused on supporting the **introduction and implementation of payment technologies** that protect the security of, and enhance opportunities for payment transactions within the U.S.*

Current Topics and Issues

- COVID-era changes impacting the payments experience for consumers and merchants
- Petro, Transit and Hospitality merchants EMV-enablement issues
- EMV contactless/mobile acceptance testing & certification standards
- The latest trends and practices for fraud mitigation – EMV 3-D Secure, Secure Remote Commerce, PAR and other online mitigation tools

Beyond EMV – Advanced Payments Topics and Issues

- Mobile payment and tokenization
- Identity and authentication in payments: use of biometrics, mobile data elements, digital ID and payment at electric charging stations
- Digital currencies (crypto), blockchain and artificial intelligence tools (AI)

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Forum Activities & Resources

- **8 Working Committees meet on regular basis**
- **Collaboration on projects to develop resources to assist with a variety of payments technology topics**
  - White papers, educational resources
  - Best practices and technical recommendations
- **Education programs for members and the industry**
  - Webinars, workshops, Forum member meeting tutorials, published resources
- **Communications**
  - Market outreach with recommended best practices and industry positions
- **Networking**
  - Forum for industry stakeholders to interact with all payments industry stakeholders

Information and resources available at www.uspaymentsforum.org

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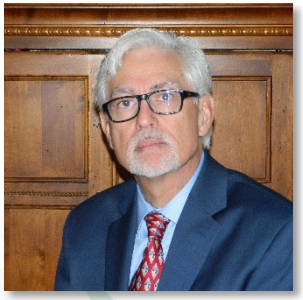
Introduction: Today's Panel Speakers

Dave Blust
DISCOVER

Jason Bohrer
U.S. PAYMENTS FORUM

Andy Patania
ELAVON



Ed Perez
VERIFONE

Alex Pierre
VISA

Marc Regan
ICC SOLUTIONS

Clyde Van Blarcum
AMERICAN EXPRESS

Henk van Dam
UL

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Industry Awareness on the Adoption of the EMV L3 Testing Framework

February 2022

Agenda

- Goal
- Setting the Stage: EMV L3 Testing Framework
- Q&A for our Roundtable
- Appendix Review
  - L3 Test Tool Sample Screen Shots
  - Definitions and Acronyms
- Q&A for our Audience

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GOAL

This presentation is meant to bring awareness to the payments eco-system on the adoption of the EMV Level 3 (L3) Testing framework by Participant Systems (e.g. Payment Networks) and its new capabilities and benefits.

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What is this new L3 Test Tool Framework?

- Simply put, it is the first major attempt to standardize L3 Test Tool based on machine-readable formats for each technical components.
  - L3 **T**est **S**election **E**ngine
  - L3 **T**est **T**ool engine
  - L3 **C**ard **S**imulator
- Designed as an option to be used by all Participant Systems
- Allows interoperability between test tools and plans.

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General Information Recap

- Tool usage for the end user will remain the same in most cases – the running of tests is the same.
- Test Case list generation will be different via TSE Files.
- Data Collection still needs to be done.
  - Test plans still need to know Terminal support so that correct test selection is performed.
  - Reports still need to be generated detailing the Terminal support.

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General Information Recap

- Test Tools now have a consistent common file format utilizing TSE for all major Participant Systems.
- The Acquirer/Processor still needs to be able to get the correct answers to the questions to input into the TSE and do the necessary due diligence to ensure validity.
  - Although this could be pushed down the eco-system to the Merchant to answer, they may not have the required knowledge, so will need the current Acquirer help as it stands today.

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Benefits Adopting New EMV L3 Framework

- **For Test Tool Vendors**:
  - A streamlined process for L3 Test Tool development and subsequent qualification.
- **For Users and Participant Systems**:
  - Improved data entry format, automation, test execution, results submission and validation efforts during L3 testing.
  - Pass criteria input analysis logic, and machine-readable files for test tool import building test scripts and images.
  - Interoperability among test tools with common format
  - Potential usage for a Common Question feature to help reduce redundant questions.
    - USPF Members Only White Paper: “Common Intake Form Questionnaire and Terminology for EMV L3 POS Certification”

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What the L3 Framework is NOT:

- Not a new test tool
- Not a new L3 certification process
- Not a large change for the end user tester
  - The same list of applicable test cases still need to be run.
- Not a mandate for all Participant Systems to implement together.
- Not a new Intake process (at this point)
  - Data Input screens may look different for the Acquirer/processor but their forms ***may*** stay the same.
    - NOTE: Acquirer/processors should use the opportunity to review intake forms and question and insure it still aligns. New questions may be added if needed.

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Q&A
for our Roundtable

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Key Questions and Answers

Why are these changes being made?

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Key Questions and Answers

Will the new L3 Test Plans have different test cases

or

will it be the same, only using a different format

to generate applicable test cases?

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Key Questions and Answers

Will I be required to use this new L3 certification approach?

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Key Questions and Answers

What exactly is being changed?

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Key Questions and Answers

What are the benefits for using the L3 Framework?

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Key Questions and Answers

Does an Acquirer need to change their Intake Form and/or Intake Process in order to support this new L3 TSE?

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Key Questions and Answers

Is there any special training needed?

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Key Questions and Answers

I am an Acquirer and use a Host Authorizer Test Simulator for L3 certification.

Do I need to make any changes to it?

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Key Questions and Answers

Will any existing output be changed?

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APPENDIX

Test Tool Sample Screen Shots #1

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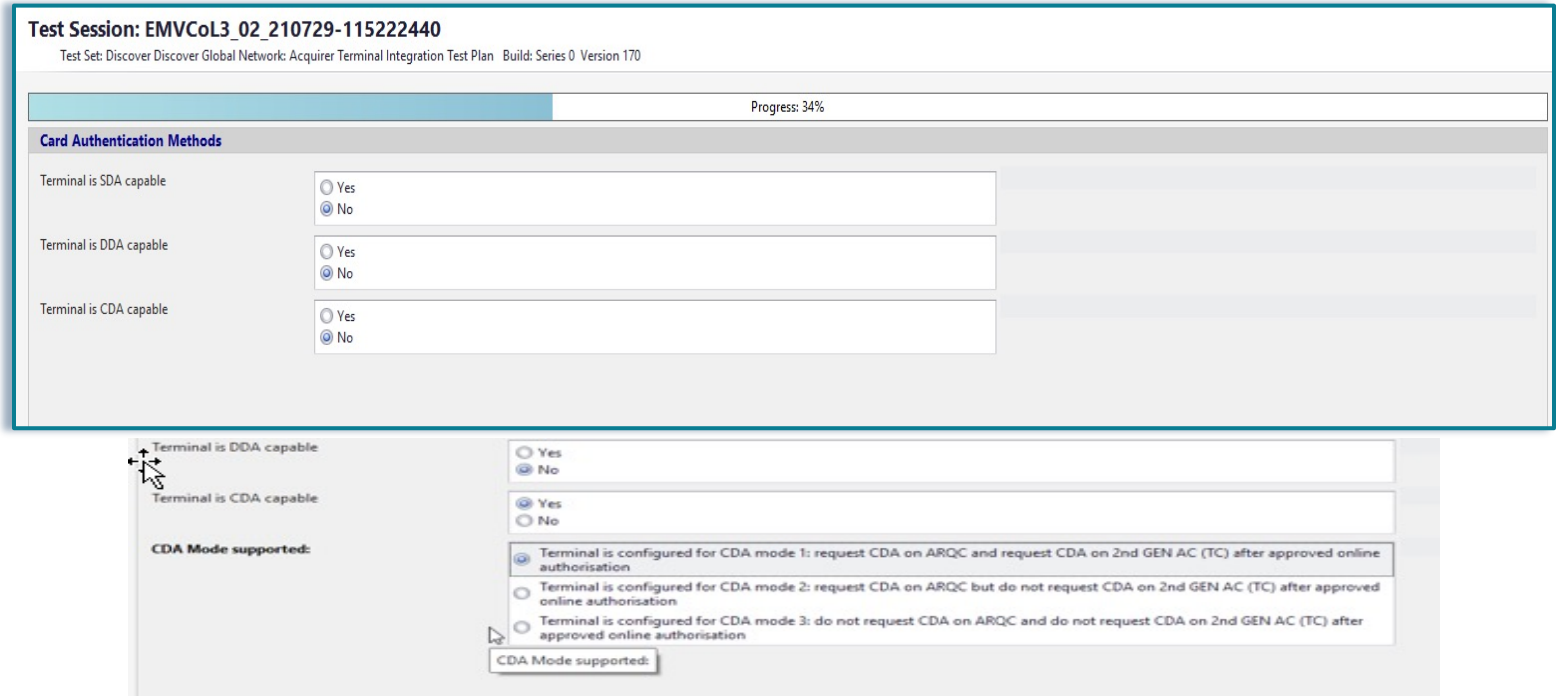
L3 Test Tool Sample Screen Shot

Screen showing that logic can be applied. In the first screen CDA is not applicable therefore data entry ends there – the second shows that it is applicable so further questions will be shown



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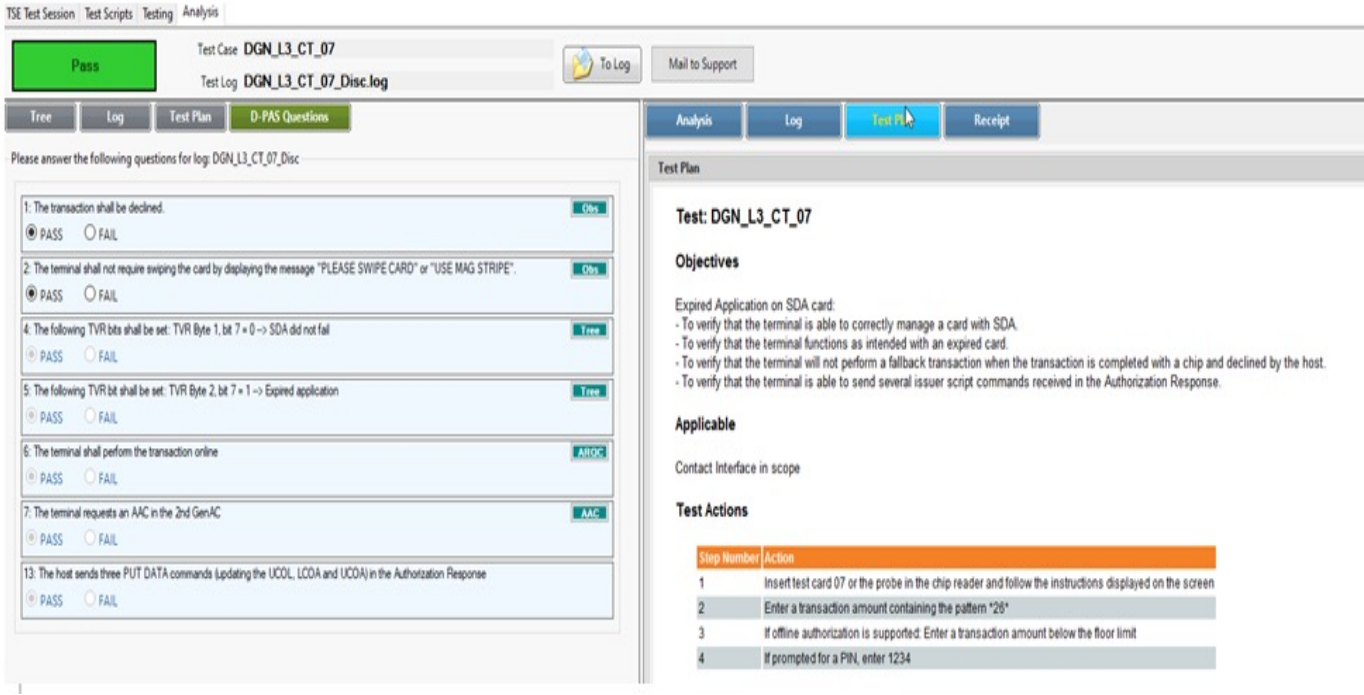
L3 Test Tool Sample Screen Shot

Answers will be automatically answered where applicable and the ‘Obs’ are observation checks (i.e. user validation checks).



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APPENDIX

Test Tool Sample Screen Shots #2

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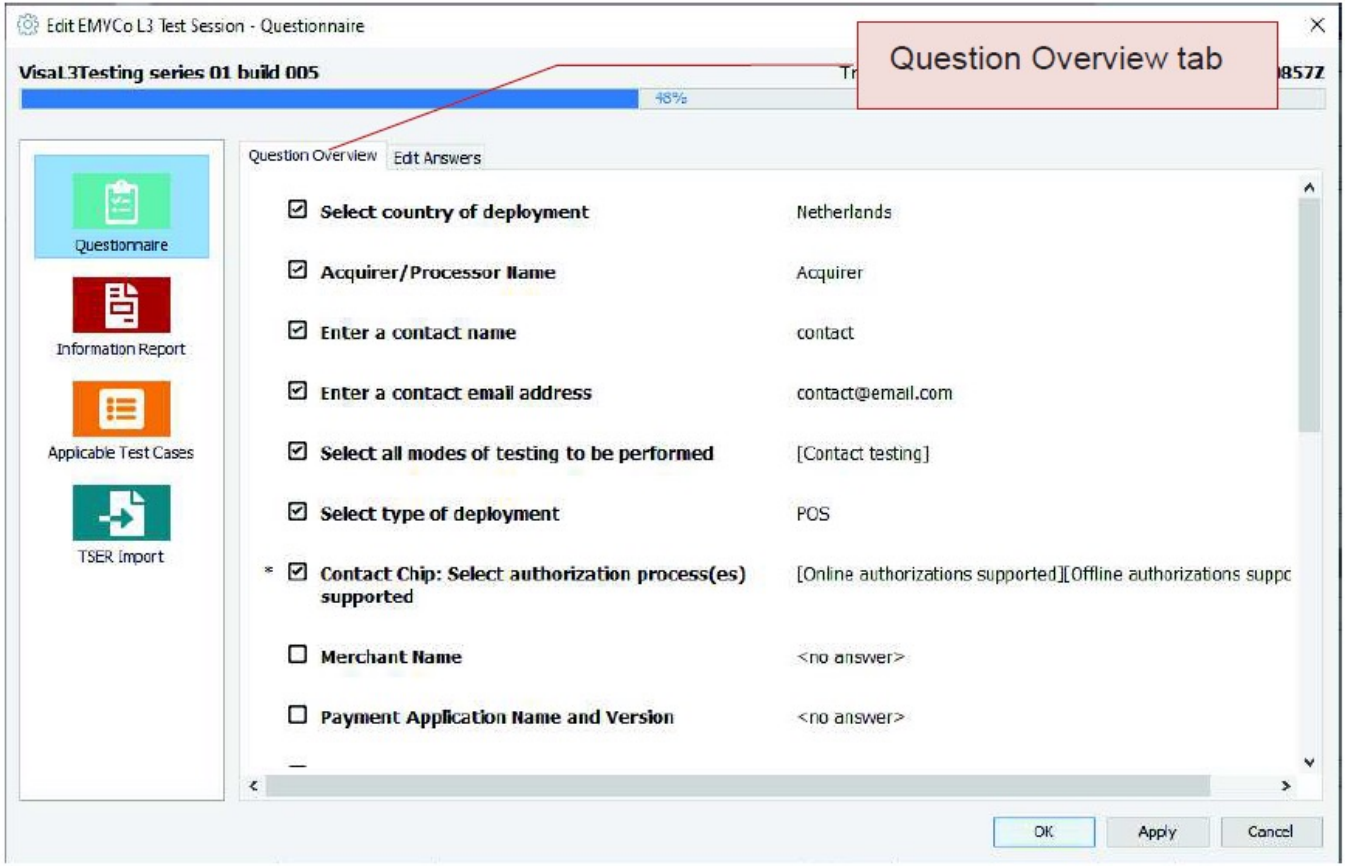
Questionnaire – Question Overview tab

The **Question Overview** tab shows all questions that need to be answered for the test plan and the currently available answers.



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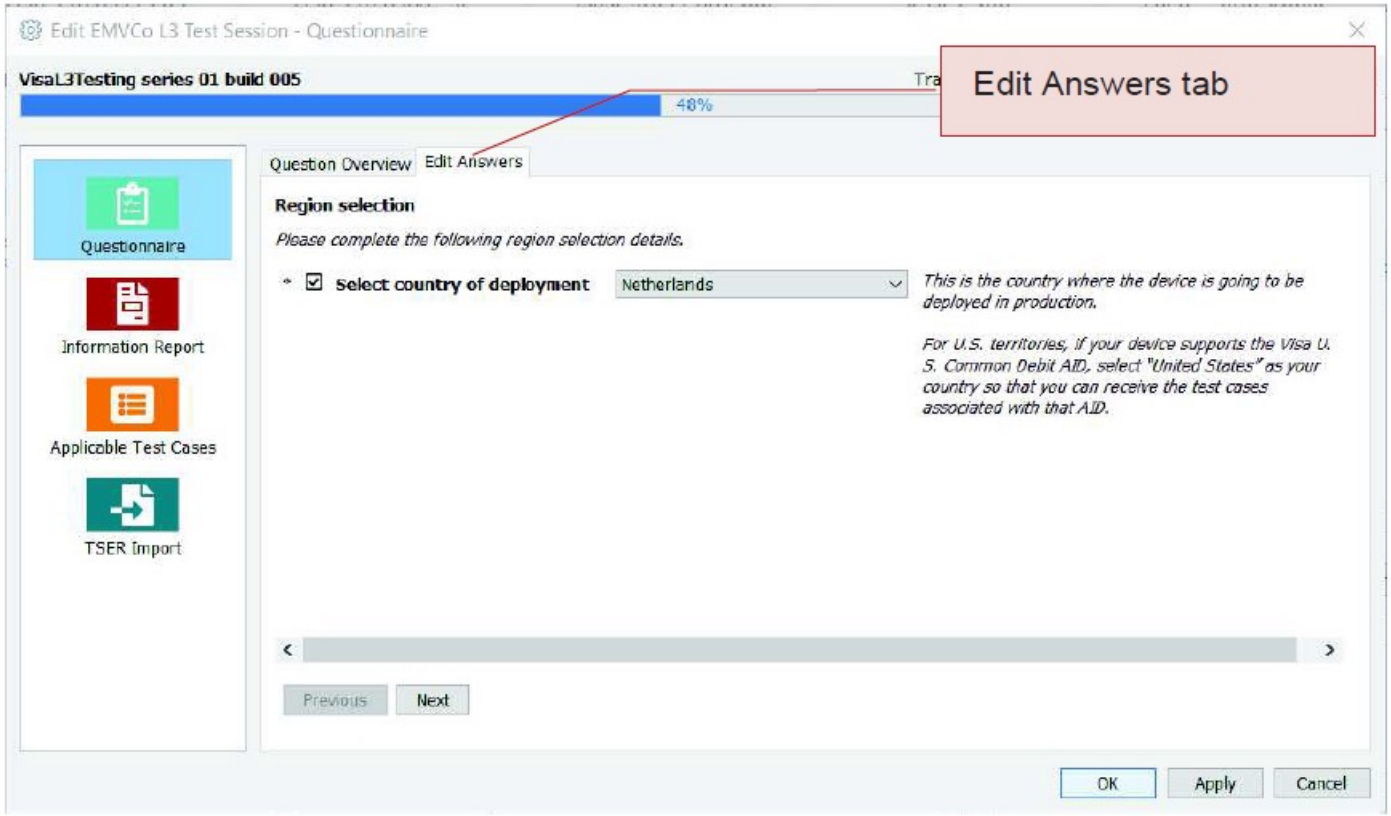
Questionnaire – Edit Answers Tab

On the **Edit Answers** tab, you can complete the questionnaire by providing answers to the questions. The overall completion progress percentage is shown on top.



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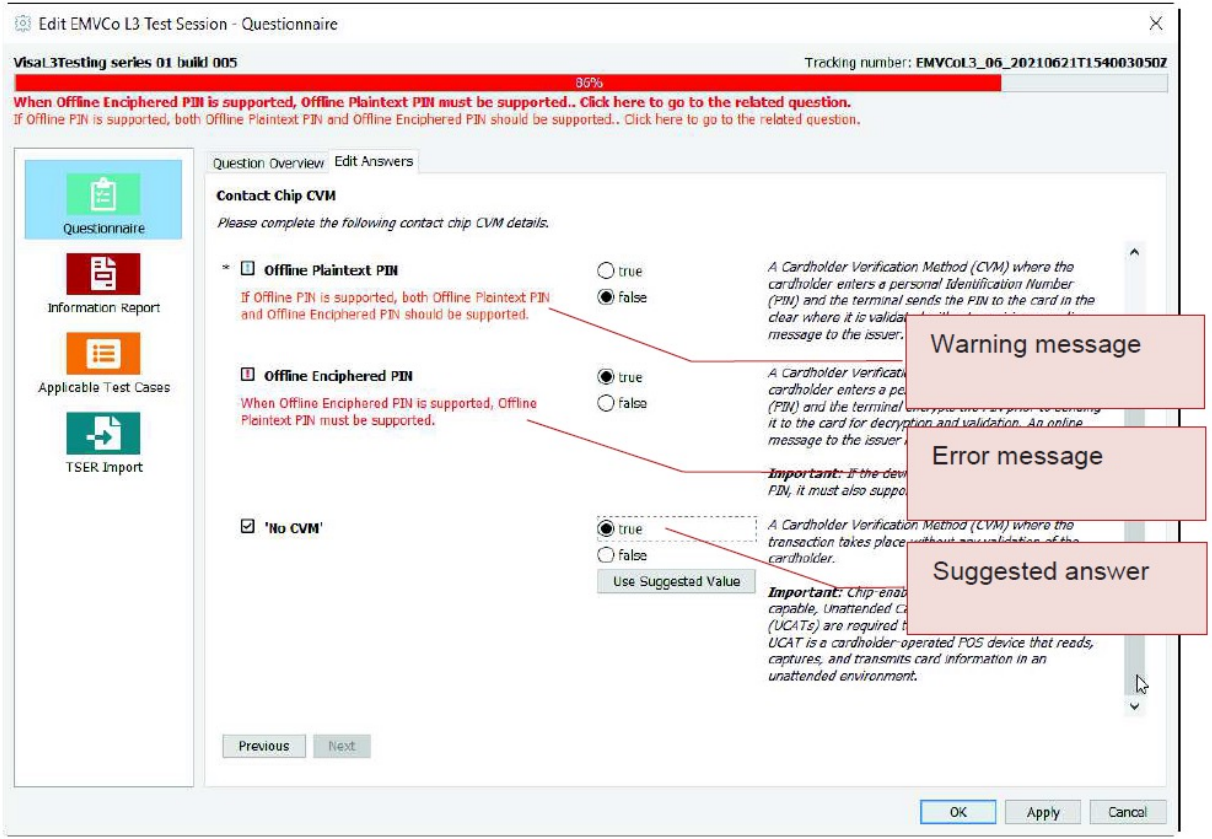
Questionnaire – Warning and Error Messages

This screen shot shows that while filling in the questionnaire, if there is a conflict between the answers to different questions, a Warning or Error message may be displayed. An error needs to be resolved before you can proceed to the next question group.



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APPENDIX

Definitions and Acronyms

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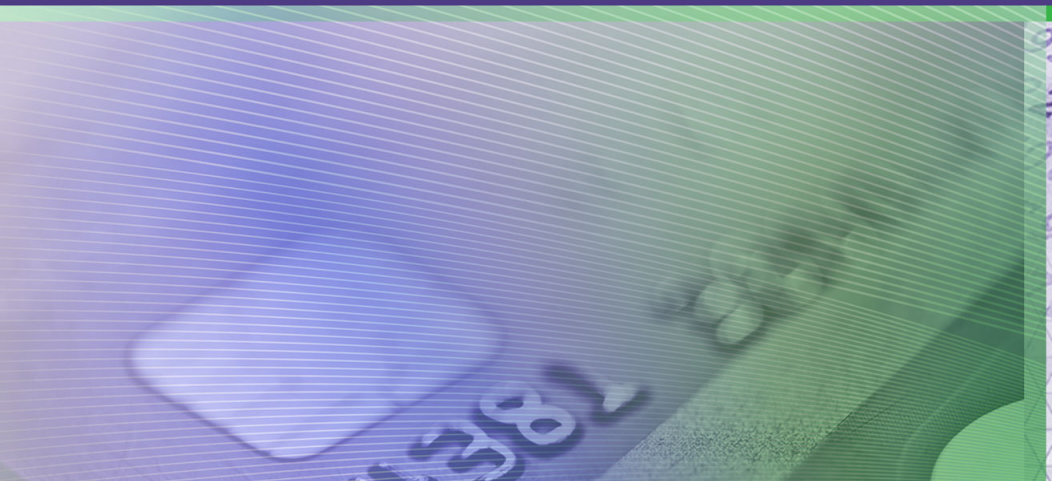

Definitions and Acronyms

- **APDU:** Application Protocol Data Unit
- **CDA:** Combined Dynamic Data Authentication
- **ICS:** Implementation Conformance Statement
- **L3:** Level 3 testing
- **L3 LOA:** **L**etter of Approval for L3 testing
- **L3 TSE:** Third-party vendor-provided Test Selection Engine provides Clients (that often support multiple Participant Systems) a convenient means of preparing applicable Test Session files for individual Payment Systems. The Test Session files are in a machine-readable format that will be compatible with any EMVCo-qualified L3 Test Tool.
- **L3 TT:** The L3 Test Tool Engine is a 3rd-party vendor-provided test tool, qualified by EMVCo for the purpose of executing the selected Level 3 Test Cases required by clients or their service providers, takes as input the output from the TSE engine.

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Definitions and Acronyms

- **L3 CS:** The L3 Card Simulator is a 3rd-party vendor-provided test tool, qualified by EMVCo for the purpose of simulating the personalization images and behaviours of physical, non-programmable test cards.
- **OBS:** Observation checks or validation checks
- **Participant Systems:** EMVCo term for TSE participants (e.g. Payment Networks)
- **TSE:** Test Selection Engine
- **TSER:** Test Selection Engine Validation Report file
- **TSEZ:** Test Selection Engine Report file which contains applicable results documentation for L3 validation submission.

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Q&A for our Audience

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Additional Resources from the U.S. Payments Forum

- **EMV Connection**
  - https://www.emv-connection.com
- **Get Contactless**
  - https://www.getcontactless.com
- **mDLConnection**
  - https://www.mdlconnection.com

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