

# Visa Simplifies EMV Certification to Address Implementation Issues

To address retailers concerns about the time required to achieve EMV certification, and the related chargebacks retailers have been hit with since October 2015's EMV liability shift for fraudulent purchases, Visa has announced simplified testing requirements. They also will prohibit chargebacks for transactions under \$25. [According to pymnts.com](#) and CSP News, Visa will simplify its EMV chip-card certification, allowing acquirers to “self-certify.” This means that Visa will "give acquirers greater discretion to determine the appropriate level of testing required to ensure a merchant’s solution is ready and will properly process transactions."

Read more in this article in [CSP Daily News](#).

Information provided by Patriot Capital