

Visa Ready Program

Security and functional testing in compliance with Visa's program for innovative mobile payment solutions



Mobile payment is a fast changing environment. New and innovative solutions are constantly appearing, driven by new technologies (such as HCE or TEE), new form factors (USIM, eSE, SD cards, add-ons) and new devices used for payment such as wearables.

In order to help issuers, manufacturers and technology partners to deploy innovative payment solutions, Visa launched the Visa Ready Program. This program establishes Visa's requirements for mobile solutions in order to support Visa payWave (Visa contactless payment).

Recognized Lab for Visa Ready Program

Applus+ Laboratories is recognized by Visa to conduct security and functional testing required for Visa Ready Program compliance. Applus+ also helps to prepare the necessary documentation and manage the project with Visa.

Visa Ready Program for Cloud-Based Payments

- **Security Compliance:** Applus+ is a Visa-recognized laboratory for conducting security evaluations on cloud-based mobile payment applications.
- **Functional Compliance:** Applus+ is a Visa-recognized laboratory for conducting functional tests on HCE enabled handsets (VISA HCE L1). We also performs functional testing on cloud-based mobile payment applications (VISA HCE L2) with Visa-approved test tools.

Visa Accredited Laboratory for Mobile Secure Element Payment

- **Security Compliance:** Applus+ is a Visa-recognized laboratory (Visa Chip Security Program - VCSP) for conducting mandatory security evaluations on SE-based mobile payment solutions.
- **Functional Compliance:** Applus+ is a Visa-recognized laboratory (VMPA for payment applications) for conducting the mandatory functional tests required to comply with Visa requirements for payment applications on Secure Elements.

Visa Accredited Laboratory for Tap-to-Phone mPOS:

- **Functional Compliance:** Visa payWave and Visa Cross-testing

Benefits:

- Speed up the certification process to ensure fast deployment of innovative payment solutions
- Applus+ is a one-stop-shop to perform all the evaluation tests for your Visa-compliant mobile solution.