

Infographic

# EMV Chip Cards: The Future of Payments

EMV Migration Forum (<http://www.emv-connection.com/emv-migration-forum/>)

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EMV Migration Forum infographic was designed to answer the key questions surrounding the U.S. migration to EMV chip cards for payment. From this infographic, readers will learn when EMV migration is and when it will happen, the security features of chip cards; what will change for the consumer; and how the payment process works with chip cards.

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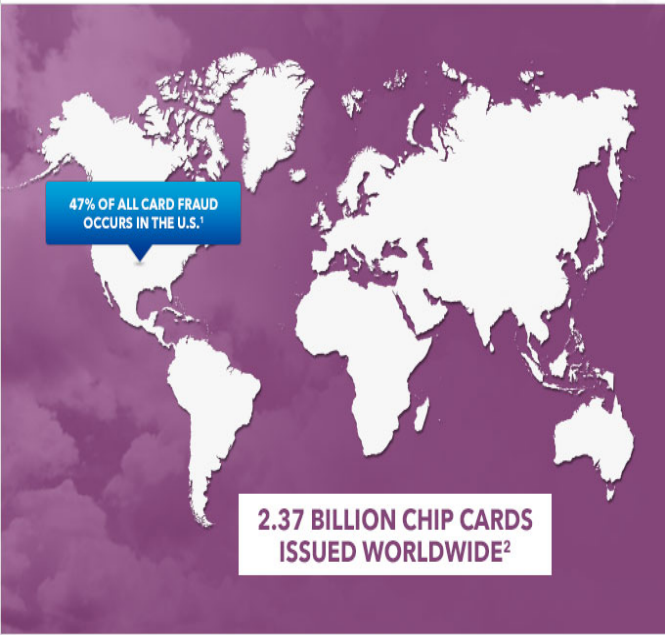
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## EMV CHIP CARDS: THE FUTURE OF PAYMENTS

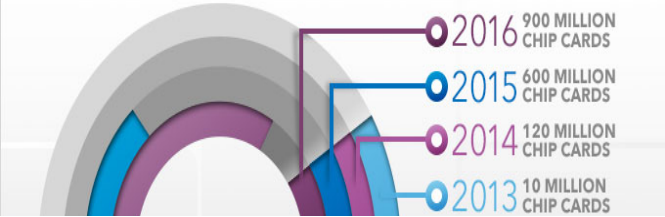


### Already in use worldwide for payment

chip cards are starting to be issued in the U.S. with their circulation accelerating in 2015. Chip cards are based on a global standard called EMV® to combat the high rate of counterfeit card fraud that is possible with current magnetic stripe technology.

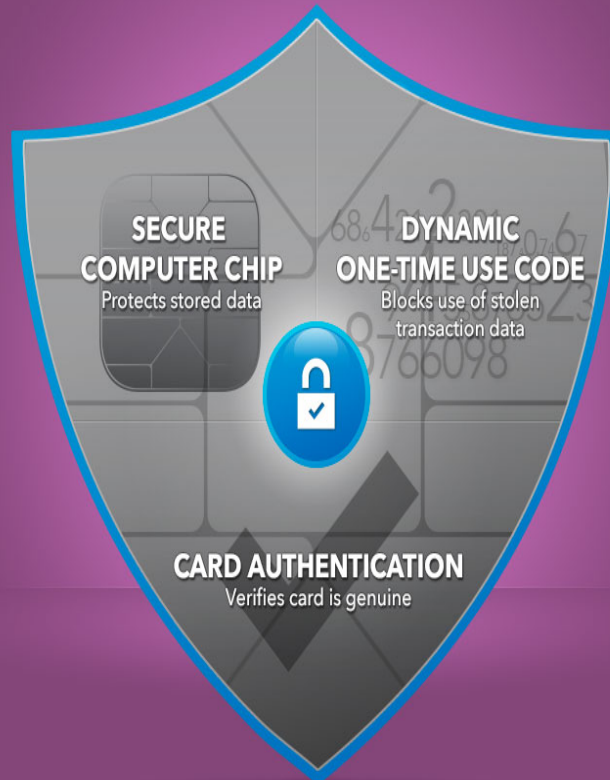


## U.S. MIGRATION PROJECTIONS<sup>3</sup>





## CHIP SECURITY FEATURES COMBAT COUNTERFEIT CARD FRAUD



▼ **72%**  
Drop in face-to-face  
fraud since 2004<sup>4</sup>



▼ **48%**  
Drop in domestic  
counterfeit card fraud  
from 2011-2013<sup>3</sup>

## WHAT'S CHANGING



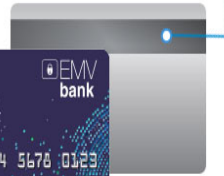
### THE TERMINAL

Slot to insert chip card typically is located on top  
or bottom of terminal



Magnetic stripe remains on back

**THE CARD**  
Secure computer chip



## HOW IT WORKS



Please insert card

Follow terminal prompts throughout the transaction\*

Leave chip card in terminal until prompted to remove



If you swipe your chip card, the terminal will direct you to insert it instead.



Insert card with chip toward terminal, facing up. Do not remove until prompted.



Verify your transaction by signing or entering your PIN




When the terminal says the transaction is complete, remove your card

signing or entering your PIN. Some transactions may not require either.


transaction is complete, remove your card.

NOTE: EMV standards support both PIN and signature.

\*Terminal prompts are examples only.

 **LEARN MORE ABOUT CHIP CARDS**  
 About EMV – [www.emv-connection.com](http://www.emv-connection.com)  
 EMV FAQ – [www.emv-connection.com/emv-faq](http://www.emv-connection.com/emv-faq)  
 EMV Press Room – [www.emv-connection.com/press-room](http://www.emv-connection.com/press-room)

NOTES:  
 1. The Nilson Report, *Global Card Fraud*, Nov. 2011  
 2. EMVCo, *EMV Chip Deployment Statistics*, Q4, 2013  
 3. EMV Migration Forum, Oct. 2014  
 4. Financial Fraud Action UK, *Fraud the Facts 2014*, pg. 26, 2014  
 5. Canadian Bankers Association, *Credit Card Fraud and Debit Card Fraud Statistics*, 2012 and 2013

  
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The Smart Card Alliance (<http://www.smartcardalliance.org>) developed the EMV Connection web site to assist all industry stakeholders with EMV migration.

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### Press Room

Members of the press interested in learning about EMV chip technology and accurately reporting on the U.S. migration should visit our [Press Room](http://www.emv-connection.com/press-room/) ([/press-room/](http://www.emv-connection.com/press-room/)).

### We want to hear from you

What do you want to know about EMV? Let us know what you think and follow our activities on LinkedIn, Facebook and Twitter.

Contact us using the online form.  
 (<http://www.emv-connection.com/contact-us/>)



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