



## EMV<sup>®</sup> EuroPay MasterCard<sup>®</sup> Visa<sup>®</sup> Chip Card Acceptance

EMV or chip cards are making their debut in the United States.

A chip card is a standard credit or debit card with a mini-computer or microprocessor embedded on the chip. EMV/chip cards have been in use all over the globe for several years and have helped reduce card-present fraud.

### Liability Shift

Effective October 1, 2015, if a chip card is presented and a business is unable to read it as a chip card, and the transaction is later deemed fraudulent, the business will be out the cost of goods/services sold and will be required to reimburse the issuer of the card.

### Why the Shift to Chip Cards?

- Chip cards help reduce card-present, counterfeit fraud by authenticating each transaction.
- Chip cards require cardholder verification through a PIN or signature, which reduces fraud through lost or stolen cards.
- Each transaction is dynamically authenticated when an EMV-capable credit card machine and a chip card are used to make a card-present payment.
- The chip secures data more effectively than a magnetic stripe.

### Dual Verification

In EMV transactions, unlike traditional magnetic stripe read transactions, the credit card machine and chip-enabled card work together to validate the card and cardholder, sometimes referred to as dual verification.

The credit card machine validates or authenticates the card with dynamic information in the chip. While the card is still in the credit card machine, the cardholder validates with either a PIN or a signature that they are the cardholder.

### Point-of-Sale Prompts for EMV

When using an EMV-enabled credit card machine the machine will prompt both you and the cardholder to insert the chip card if you attempt to swipe it. This protects your business from potential fraud. The credit card machine will also prompt the cardholder to either enter their PIN or sign for the transaction.

### Updating Your Point-of-Sale (POS)

The checkout or POS environment for most small businesses will need to be updated for chip card acceptance. Credit card machines or readers may need to be updated to accept chip cards, as the transaction involves interaction between the credit card machine, the chip card, cardholder and business.

Cardholders will need access to insert their card into the credit card machine to be read. Some businesses may have already made this shift to accept Apple Pay<sup>™</sup> or contactless payment methods.



**EMV® EuroPay MasterCard® Visa®**

Options include:

- Rotate the credit card machine between the customer and the clerk.
- Attach a PIN pad to the credit card machine to place on the counter for customer use.
- Restaurants may look at pay-at-the-counter or pay-at-the-table options.

The security features in EMV/chip cards reduce lost/stolen and counterfeit fraud. To learn more about credit card machines and point-of-sale options to accept chip cards, contact TSYS Merchant Solutions.

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**By the end of 2015, U.S. financial institutions are projected to issue nearly 600 million chip enabled payment cards.<sup>1</sup>**

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For more information on TSYS Merchant Solutions EMV solutions, visit <http://tsysmerchantsolutions.com/merchant-solutions/security/emv/>

**WHO WE ARE**

TSYS Merchant Solutions is a leading payment processor with more than 30 years of experience providing first-rate service and comprehensive end-to-end payment solutions to businesses accepting payments across North America. Our dedicated, experienced team of industry professionals provides innovative card-acceptance solutions and unparalleled customer service every day to meet the long-term needs of our customers.

TSYS Merchant Solutions is a wholly owned subsidiary of TSYS® (NYSE: TSS). TSYS delivers advanced technology and enhanced value to many of the world's leading companies, making it possible for hundreds of millions of consumers to use their credit, debit, commercial, private-label, prepaid and chip cards safely and securely.

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