

Best Guide to EMV Information

As compiled by Mark Dunn, Field Guide Enterprises, LLC
Updated November, 2015

RECENT ARTICLES ABOUT EMV

Mobile Tech Sweetened Revel's EMV Pitch at Cinnabon Stores

PaymentsSource
November 18, 2015

<http://www.paymentsource.com/news/retail-acquiring/mobile-tech-sweetened-revels-emv-pitch-at-cinnabon-stores-3022833-1.html>

EMV Spells Holiday Trouble for Retailers

Pymnts.com
November 17, 2015

<http://www.pymnts.com/news/2015/emv-spells-holiday-trouble-for-retailers/>

Chip Credit Cards Give Retailers Another Grievance Against Banks

New York Times
November 16, 2015

<http://www.nytimes.com/2015/11/17/business/chip-credit-cards-give-retailers-another-grievance-against-banks.html>

Why is the US taking so long to migrate to chip cards?

Payments Source
Penny Crosman
November 10, 2015

<http://www.paymentsource.com/news/technology/why-is-the-us-taking-so-long-to-migrate-to-chip-cards-3022767-1.html>

Banks are failing to educate consumers about EMV

PaymentsSource
October 16, 2015

<http://www.paymentsource.com/news/paythink/banks-are-failing-to-educate-consumers-about-emv-3022565-1.html>

FBI EMV gaffe is the latest setback for payments security

ComputerWorld
October 16, 2015

<http://www.computerworld.com/article/2991945/retail-it/fbi-emv-gaffe-is-the-latest-setback-for-payments-security.html>

The Big Bang It Ain't
Jim Daly
Digital Transactions October 2015

<http://www.nxtbook.com/nxtbooks/dt/201510/index.php?startid=20>

FBI Notice Warning Consumers to Use PINs with EMV Cards Gone

October 11, 2015

By Jim Daly

<http://digitaltransactions.net/news/story/FBI-Notice-Warning-Consumers-To-Use-PINs-With-EMV-Cards-Gone-ABA-Protest-the-Cause>

Why a Regional Bank is Going with Chip-and-PIN for its EMV Credit Cards

October 2, 2015

Jim Daly

<http://digitaltransactions.net/news/story/Why-a-Regional-Bank-Is-Going-With-Chip-And-PIN-for-Its-EMV-Credit-Cards>

After the Big Liability Shift – What’s Next for EMV?

Kevin Woodward

October 1, 2015

“But the real work—converting millions more merchants, issuing millions more chip cards, and educating merchants and consumers—is in the offing.”

Includes some key stats on how far EMV has come and how far it has to go.

[http://www.digitaltransactions.net/news/story/After-the-Big-Liability-Shift-What s-Next-for-EMV](http://www.digitaltransactions.net/news/story/After-the-Big-Liability-Shift-What-s-Next-for-EMV)

The Latest EMV Card Tally

PYMNTS.COM

September 30, 2015

<http://www.pymnts.com/news/2015/the-latest-emv-card-tally/>

A Chip without a PIN is Asking for Fraud

Dick Mitchell, Randstad

September 28, 2015

<http://www.paymentssource.com/news/paythink/a-chip-witout-a-pin-is-asking-for-fraud-3022403-1.html>

Visa’s Post-EMV Migration Roadmap

Interview of Stephanie Ericksen, VP of Global Risk Products at Visa Inc.

with PYMNTS.COM

September 28, 2015

<http://www.pymnts.com/news/2015/visas-post-emv-migration-roadmap/>

COMMENTARY: Five Questions Merchants Should Ask About EMV Terminals

Digital Transactions
By Terry Dooley
September 22, 2015

http://digitaltransactions.net/news/story/COMMENTARY_Five-Questions-Merchants-Should-Ask-About-EMV-Terminals

EMV's the '15%' Solution for Card Fraud
By Scott Laliberte

Cards & Payments
September 18, 2015

<http://www.paymentsource.com/news/paythink/emv-fifteen-percent-solution-for-card-fraud-3022346-1.html>

Only 27% of Merchants are EMV Ready, But a Surge May Be Coming

Digital Transactions

By Kevin Woodward
September 18, 2015

[http://digitaltransactions.net/news/story/Only-27_of-Merchants-Are-EMV-Ready_but-a-Surge-May-Be-Coming](http://digitaltransactions.net/news/story/Only-27-of-Merchants-Are-EMV-Ready-but-a-Surge-May-Be-Coming)

America: Visa's Unlikely EMV Leader

Digital Transactions

By Jim Daly
September 16, 2015

http://digitaltransactions.net/news/story/America_Visa_s-Unlikely-EMV-Leader

Understanding the US 2015 Fraud Liability Shifts Version 1.0 May 2015

EMV Migration Forum

Green Sheet, September 14, 2015 Issue 15:09:01

<http://www.greensheet.com/ebooks/gs150901/index.html#p=1>

EMV is coming along – slowly

Patti Murphy

Green Sheet, September 14, 2015 Issue 15:09:01

<http://www.greensheet.com/ebooks/gs150901/index.html#p=28>

Guess What? Most Debit Cards Won't Be Chipped By Year End

By Pymnts

September 11, 2015

<http://www.pymnts.com/news/2015/guess-what-most-debit-cards-wont-be-chipped-by-year-end/#.VfLnyc4kKgQ>

The Threat of Fraud And Fines For Small Businesses Not Prepared For The EMV Deadline

By Nicole Leinbach-Reyhle

Forbes

September 7, 2015

<http://www.forbes.com/sites/nicoleleinbachreyhle/2015/09/07/the-threat-of-fraud-and-fines-for-small-businesses-not-prepared-for-the-emv-deadline/>

U.S. Card Security Is Finally Catching Up with the World

By Dina Demerrel, Chase

August 26, 2015

<http://www.paymentsource.com/news/paythink/us-card-security-is-finally-catching-up-with-the-rest-of-the-world-3022177-1.html>

Education – of Consumers and Merchants – is now a Crucial Goal for U.S. EMV Rollout

August 24, 2015

By Kevin Woodward

http://digitaltransactions.net/news/story/Education_of-Consumers-and-Merchants_Is-Now-a-Crucial-Goal-For-U_S_-EMV-Rollout

Commentary: A Five Point Checklist for Merchants Trying to Beat the EMV Clock

By Sushil DaSilva of Highline Software

http://digitaltransactions.net/news/story/COMMENTARY_A-Five-Point-Checklist-for-Merchants-Trying-To-Beat-the-EMV-Clock

TSYS, with Irish company, Acquirer Systems, launches Astrex

<http://www.paymentsource.com/news/retail-acquiring/tsys-irish-software-firm-partner-on-emv-certification-3021982-1.html>

Europe Suffers a Post-EMV Fraud Spike

By David Heun

ISO & Agent

Card fraud moves from POS and ATM to card-not-present transactions

<http://www.paymentsource.com/news/global/europe-suffers-a-post-emv-fraud-spike-3021919-1.html>

Falling Short on EMV

by Jim Daly

Digital Transactions

July 2015

“Fallback” and “fallback fraud” described as a new phenomenon when you have EMV cards with mag stripes

<http://www.nxtbook.com/nxtbooks/dt/201507/index.php?startid=22>

Discover working with Acquirer Systems for EMV testing

<http://www.paymentsource.com/news/retail-acquiring/discover-tabs-acquirer-systems-for-cloud-based-emv-testing-3021836-1.html>

U.S. acquirers, merchants forge ahead with EMV

http://www.greensheet.com/breakingnews.php?flag=breaking_news&id=1571

10 Tips for Selling Small Merchants on EMV

<http://www.nxtbook.com/nxtbooks/dt/201506/index.php> EMV and ISO sales tips

Kevin Woodard in **Digital Transactions** Volume 12 Number 26, p16.

EMV Education Program

<http://www.paymentsource.com/news/retail-acquiring/security-groups-develop-emv-education-program-for-isos-3021229-1.html>

Six Months and Counting – Special Report on EMV

Special six-page report “After years of hesitation and handwringing, the U.S. payments market is finally moving on to the EMV chip card standard.”

Digital Transactions April 2015

<http://www.nxtbook.com/nxtbooks/dt/201504/index.php?startid=24>

Merchants and Banks Need to Lead on EMV Education

Payments Source April 20, 2015

<http://www.paymentsource.com/news/paythink/merchants-and-banks-need-to-lead-on-emv-education-3021123-1.html>

EMV101 for merchants

Green Sheet article

March 23, 2015 • Issue 15:03:02

Basic information for merchants.

Answers five questions:

Who will be liable for fraud after Oct 1?

What makes an EMV card more secure?

How do customers use EMV cards to make purchases?

Are signatures or PINs still required?

Will EMV cards work in non-compliant terminals?

<http://www.greensheet.com/ebooks/gs150302/index.html#p=26>

Visa's EMV merchant education tour

ISO and Agent article, March 13, 2015
Describes Visa's 20-city EMV promotional tour

<http://www.paymentsource.com/news/retail-acquiring/visa-steps-up-emv-education-with-city-by-city-tour-3020814-1.html>

EMV ORGANIZATIONS

1. EMVco

<https://www.emvco.com/>

From the EMVco web site: "EMVCo exists to facilitate worldwide interoperability and acceptance of secure payment transactions. It accomplishes this by managing and evolving the EMV® Specifications and related testing processes." "This work is overseen by EMVCo's six member organisations—American Express, Discover, JCB, MasterCard, UnionPay, and Visa—and supported by dozens of banks, merchants, processors, vendors and other industry stakeholders who participate as EMVCo Associates."

Original source material on EMV. Very detailed, rather complicated.

Latest data in EMVCo report

http://www.emvco.com/about_emvco.aspx?id=202

2. EMV Connection

www.emv-connection.com

Created by the Smart Card Alliance

The [Smart Card Alliance](#) developed the EMV Connection web site to assist all industry stakeholders with EMV migration.

Developed the EMV Minimum Requirements Matrix
EMV-Card-and-Terminal-Basic-Requirements.xlsx

The EMV Connection pressroom has a wealth of information about EMV, plus videos, photos and other information.

<http://www.emv-connection.com/press-room/>

EMV Connection is the site for the EMV Migration Forum.

The EMV Migration Forum has established (Sept 2015) a petroleum working committee. For information go to <http://www.emv-connection.com/emv-migration-forum/working-committees/>

PROGRAMS

EMV Value Added Reseller Qualification Program

PCI Security Standards Council

https://www.pcisecuritystandards.org/approved_companies_providers/var_qualifications_program.php

VIDEO

Cardholder Verification Methods: Concepts, Implementations and Impacts

Video by EMV Migration Forum

September, 2015

<http://www.emv-connection.com/cardholder-verification-methods-concepts-implementations-and-impacts/>

Chip Card Video

EMV Migration Forum

Downloadable EMV video for your consumer customers

<http://www.emv-connection.com/press-room/chip-card-video/>

ETA and Cayan Webinar

What is EMV and what does it mean to you?

Presented by Jason Oxman of ETA

Video of webinar originally given on February 26, 2014. Run time: 58 min 59 sec.

Cayan is the re-branding of Merchant Warehouse. Cayan hosted the EMV webinar which was given by ETA's Jason Oxman. The link to the video is:

<http://cayan.com/webinar-emv-what-does-it-mean>

WHITE PAPERS, PDF DOCUMENTS, FLIPBOOKS AND OTHER DOCUMENTS

Managing Card-based Tip and Gratuity Payments for EMV Chip

Whitepaper by EMV Migration Forum

September, 2015

<http://www.emv-connection.com/downloads/2015/09/Tip-Guidelines-FINAL-092115.pdf>

Implementing EMV in the US: Best Practices in Support of EMV Instant Issuance

EMV Card Issuance Whitepaper
EMV Connection (Smart Card Alliance)

<http://www.emv-connection.com/downloads/2015/10/Instant-Issuance-WP-V1.0-FINAL-Oct2015.pdf>

Consumer Perspectives on EMV: A New Standard in Payment Security Arrives in the USA

Discover Whitepaper

http://cdn.paymentsource.com/pdfs/d25850_Discover_WhitePaper_Updated_10.22.15.pdf

EMVco Whitepaper on Contactless Mobile Payment

https://www.emvco.com/best_practices.aspx?id=162

A rather technical document. 29 pages.

June 2015

EMV and Parking White Paper

Smart Card Alliance Transportation Council Whitepaper – Parking garage and other parking facilities and the transition to EMV payments

<http://www.emv-connection.com/downloads/2015/06/EMV-and-Parking-White-Paper-FINAL-062215.pdf>

Gemalto EMV flipbook

<http://www.gemalto.com/brochures/download/documentgating/emvbook/index.html>

Proxama Infographic

Discusses EMV in a world-wide way, compared with USA

<http://www.proxama.com/wp-content/uploads/2015/06/Proxama-Infographic-The-future-of-payments-in-the-U.S.A.pdf>

Chase Paymentech Whitepaper

https://www.chasepaymentech.com/documents/emv_chip_technology.pdf

EMV Testing and Certification Whitepaper

http://www.emv-connection.com/downloads/2013/05/EMV_Testing_Certification_V1.0-080213.pdf

Gemalto VeriFone Whitepaper

<http://www.pymnts.com/assets/Shared/Gemalto-EMV-Whitepaper.pdf>

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WEB RESOURCES OF KEY EMV PLAYERS

Visa

Simple, graphics-based explanation of the liability shift and how it affects merchants in terms of 3 basic rules and one exception.

<http://usa.visa.com/merchants/grow-your-business/payment-technologies/credit-card-chip/liability-shift.jsp>

MasterCard

EMV for U.S. Acquirers: Seven Guiding Principles for EMV Readiness
July 2012

http://www.mastercardadvisors.com/assets/pdf/emv_us_acquirers.pdf

EMV Migration Forum and Payments Security Task Force

<http://www.gochipcard.com/>

Ingenico

<http://ingenico.us/emvportal/>

VeriFone EMV

<http://www.verifone.com/solutions-services/emv/>

Sage EMV

www.sagepaymentsemv.com

TSYS EMV

<http://www.tsys.com/solutions-services/acquiring-services/resource-center/emv/index.html>

TSYS EMV Whitepaper

A web-based whitepaper. Not as comprehensive or enlightening as other resources, but readable.

<http://www.tsys.com/solutions-services/acquiring-services/resource-center/whitepapers/emv-preparing-for-changes-to-the-retail-payment-process.html>

First Data EMV

Here are First Data sites that have EMV info:

- <http://www.firstdata.com/emv/>
- <http://www.firstdata.com/emv/emv-101.html>
- http://www.emvco.com/best_practices.aspx

The following sites are only accessible if you are an ISO or agent of First Data:

- https://www.firstdataclients.com/green/merchant/products_and_services/emv/default.aspx Sales assets for your sales agents
- <https://www.fdisbrandcenter.com/> for marketing materials on EMV-enabled Clover Station and Apple Pay Solutions

First Data EMV whitepaper

http://www.firstdata.com/downloads/thought-leadership/EMV_US.pdf

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ACT Canada

Canada implemented EMV more than seven years ago. Two years ago ACT Canada, a consortium of Canadian companies such as banks, processors and POS manufacturers, put together a road show to provide information for US companies about how EMV is implemented. This web site provides resources from that roadshow.

<http://www.emv-usa.com/>
<http://www.emv-usa.com/emv-docs/>

SURVEYS CONCERNING EMV

6 out of 10 US Consumers are Not Ready for EMV

Survey by ACI Worldwide

October 1, 2015

<http://www.aciworldwide.com/news-and-events/press-releases/6-out-of-10-us-consumers-with-credit-cards-are-not-ready-for-emv.aspx>

Randstad EMV Survey

Lack of time, deployment expertise cited as top obstacles to EMV readiness
July 20, 2015

<http://www.slideshare.net/RandstadUS/rt-emv-final>

Strawhecker Survey

“Which types of retail merchants are EMV ready?”

Graphic

<http://files.ctctcdn.com/347071db201/540c1afb-61ac-4255-bb6e-5192093e2050.pdf>

“EMV How ready are US merchants?”

Graphic

<http://files.ctctcdn.com/347071db201/08274512-6cce-4608-bec6-6e696cb57cb9.pdf>

WEB POSTS and BLOGS CONCERNING EMV

Trustwave Blog

Perspective: Why EMV is Important, But Makes You No Less Immune to a Breach

By Dan Kaplan

September, 24, 2015

<https://www.trustwave.com/Resources/Trustwave-Blog/Why-EMV-is-Important,-But-Makes-You-No-Less-Immune-to-a-Breach/>

The Security behind EMV

Newtek Merchant Solutions

Posted April 27, 2015

<http://www.thesba.com/2015/04/27/liability-shift-the-security-behind-the-emv-transition/>

RESEARCH ABOUT EMV – PAYMENT REQUIRED TO ACCESS

1. EMV in the US: The whole story

The Strawhecker Group

For a preview of the 86-page report go to:

<http://files.ctctcdn.com/347071db201/742c72cd-d888-4637-9f42-f257e16deb4c.pdf>

Report fee is listed at \$1380.00

2. EMVelocity: Outlook for POS Reterminalization and Mobile Payments

U.S. merchants' varying implementation of EMV guarantees an exciting ride for all payments organizations.

Aite Group Report (You must pay a fee for the complete 35 page report.)

Judy Fischman, Thad Peterson

Reveals that one third of small merchants surveyed have not heard of EMV and chip cards.

This Aite Group research, based on findings from a 2014 telephone survey of U.S. merchants, measures the rate at which chip-capable terminals will be implemented, forecasts their anticipated penetration for the next three years, and delves into the potential impact of NFC and Apple Pay.

This 35-page **Impact Report** contains 30 figures and two tables. Clients of Aite Group's Retail Banking & Payments service can download this report.

<http://www.aitegroup.com/report/emvelocity-outlook-pos-reterminalization-and-mobile-payments>

2. “EMV in the US – The Whole Story” The Strawhecker Group

86 page report. Fee is listed on website at \$1840.

First part: EMV and who is impacted; fraud liability shift information. Second part: Card fraud and how EMV impacts CNP transactions.

There is a summary of the report available at

<http://files.ctctcdn.com/347071db201/742c72cd-d888-4637-9f42-f257e16deb4c.pdf>

AWARDS

NACHA Award to Verifone

<https://www.nacha.org/news/nacha-announces-2015-payments-system-awards-recipients>

Herndon, Va.-based NACHA also gave a second George Mitchell award this year, to payment card-accepting hardware and software provider [VeriFone Systems Inc.](#) for its leadership in education and training for the coming of Europay-MasterCard-Visa smart cards to the U.S.

FOR-PROFIT EMV TRAINING

Scil EMV Academy

<http://scilemvacademy.com/>