



Get Ready for EMV.

EMV Reality is About to Set In. We've got you Covered

It's a big change. And it's coming soon. But preparing your payments strategy for EMV doesn't have to be frightening, time-consuming or expensive. Our payments partner, OpenEdge has invested time and resources to ensure we have EMV solutions in place that minimize disruptions to your business. The heavy lifting has already been done on your behalf to shield you from the complex work to prepare for EMV, allowing you to quickly implement EMV in your payments environment.

A Brief Description of EMV

EMV is a fraud-reducing technology that has been in place in Europe for many years and is now making its way to the US. In essence, it is a worldwide standard that involves putting a microprocessor (also called a "smart chip") into debit and credit cards, making them less vulnerable to fraud for in-person transactions. EMV replaces older magnetic stripe card technology while providing global interoperability, in addition to enabling safer and smarter transactions across both contact and contactless channels.

How EMV Technology Differs from Magstripe

Keep in mind that cards with a magnetic stripe contain unchanging data that is all the financial information necessary to make a purchase, and once a hacker has that information, it is rather easy to make a fake magnetic stripe card. EMV or chip cards on the other hand, encrypt that sensitive data and store it on a microchip, which is much tougher to replicate. In addition, cards with embedded chips generate a new code for every transaction, making it virtually impossible to counterfeit and re-use.

While EMV technology will not prevent data breaches from occurring, it will make it much harder for criminals to successfully profit from what they steal. For example, if a hacker stole the chip information from one specific point of sale, typical card duplication would not work since the stolen transaction number created in that instance would never be useable again and the card would be denied.

However, both magstripe and EMV technologies will continue to co-exist for some time. Consumers will have the option of presenting either a magstripe card or EMV card and the same device will be able to process either. The following diagram demonstrates how the chip-enabled card, including a magstripe, can be processed:

How to Process EMV Transactions

Chip & Signature



Instead of providing a PIN to complete a purchase, this process just requires a signature.

Contactless



NFC-enabled card users can tap the card in front of an NFC-enabled POS device and then provide either a PIN or signature.

Chip & PIN



The card is inserted into the POS device which keeps the card until a PIN number is provided.

Chip Only



If a transaction is under specific floor limit, neither PIN nor signature may be required.

Magnetic Stripe



Supported EMV devices will also enable the acceptance and processing of magstripe cards in addition to those utilizing a smart chip.

Signature can be obtained via a signature capture device, or via paper receipt.

What all this Means to You

EMV is not a law, nor is it mandatory for you. However, after the flurry of recent high profile data breaches, the industry has agreed to a liability shift to occur in **October of 2015**. In the simplest terms, if a card data breach occurs, the party in the payments chain which **did not** implement the new chip-based fraud prevention technology could be liable, with little recourse. After October, 2015, the liability for card-present counterfeit fraud will reside on you, the merchant, not the card issuer, if you do not have the ability to correctly process an EMV card. An EMV card read by an EMV-enabled, certified terminal provides the dynamic authentication data required to ensure the transaction is secure.

Our EMV Solution with OpenEdge

Our solution delivers an integrated, certified secure payment processing solution that minimizes the level of effort needed for implementation and includes ongoing updates to keep the payment processing technology current. Our EMV solution with OpenEdge supports multiple peripheral device options and is Card Brand-certified, providing these benefits:

Swift Implementation

We can prepare you for EMV now. All that is needed is purchasing an EMV hardware device.

Future-Proof

In addition to EMV capability, all of these devices will support Apple Pay contactless transactions when EMV is enabled and continue to incorporate trending payment technologies that will grow in acceptance.

Device Flexibility

EMV and magnetic stripe technologies will co-exist for some time. Your EMV hardware will accept all transaction types. As consumers grow accustomed to paying on different platforms (smart phones, tablets, new mobile devices), we'll be ready – and so will you.

Ready. Set. Go.

EMV supported terminals from OpenEdge are **available for you to purchase today**. We also offer a rental program to help you manage the expense of the new devices. **The OpenEdge EMV hardware program currently offers three devices – the Ingenico iPP320, and the Ingenico iSC250**, with plans to continue to add new devices. The chart below indicates the capabilities, purchase and rental costs for each device:

Rental and Purchase Prices		
Devices	iPP320	iSC Touch 250
		
Purchase Pricing	\$249	\$499
Monthly Rental Pricing	\$12.99	\$23.99
Device information	Learn More	Learn More

By purchasing any of these devices, you are future-readying your hardware investment and will be able to process EMV or contactless transactions once our Edge EMV solution is certified and released during the next three months prior to the liability shift. At that time, you will simply perform a quick software update and then you will be enabled for EMV transactions. Software updates are quick, estimated at 5-15 minutes depending on communications interface type.

EMV: We're Ready – and We Won't Rest until You Are Too

Offering greater security with an eye on the future, we have partnered with OpenEdge to provide the technology, the support resources and the commitment to ensuring you are ready for EMV and other coming payment types. For more information on how we can help you with EMV-readiness, and to order your EMV-capable device, please contact:

- **Alysha Alberts by calling 800-774-6462 ext. 3628; Alysha.alberts@opendgepay.com**
- You can also order your EMV hardware by visiting:
https://opendgepayments.com/emv/hardware/order/tritech_zspd6w.html
- For more information on EMV from OpenEdge, visit: <http://www.opendgepay.com/emv/>