

EMV

What all businesses need to know.



Don't fall for scare tactics

Dishonest (or uneducated) payment processors are spreading misinformation in order to profit from the confusion around EMV. Common illegitimate promotions offer 'free' EMV hardware that is actually leased, and often carry hidden rate increases.



The 'EMV deadline' is not a requirement

Merchants are **not required** to accept EMV. The only change on October 1, 2015: if an EMV card is fraudulently used at a merchant that hasn't implemented EMV, the merchant can incur liability for the transaction.



EMV can impact merchants with high fraud

By October, merchants with high rates of fraudulent transactions will want to support EMV. Those most susceptible are sellers of big ticket items and MCCs designated high risk.



The U.S. is not prepared for EMV

By the end of 2015, the U.S. payment infrastructure will not be prepared for EMV, including¹:



80% of
POS devices



60% of
debit cards



30% of
credit cards

Plus: Requirements for connecting POS terminals from gateways (like CardConnect) to processors are still in flux.

¹ EMV: U.S. Won't Make October Deadline, Bank Info Security, January 2015



Supporting EMV also means supporting NFC

All of the EMV devices we offer also support NFC, meaning your business can support contactless payments, including Apple Pay and Android Pay.



The ideal POS solution for merchants is P2PE + EMV

- P2PE is the best way to secure POS transactions from malware-based data breaches, such as those experienced by Target and Home Depot.
- P2PE significantly reduces PCI compliance requirements, including a potential full PCI exemption under VISA's Technology Innovation Program.
- There are only thirteen PCI-certified P2PE Applications, one of which is CardConnect.

VMS fully supports EMV

Available Today

Merchants on the First Data platform have three options that support both EMV and NFC.



Verifone
Vx520



First Data
FD130



First Data
FD 35*

**FD 35 PIN Pad requires pairing with FD 50, 100, or 200*

Available April 2016

VMS will launch one of the first P2PE+EMV+NFC terminals that can be used by all merchant types. These devices are integrated to the VMS Gateway, providing real-time reporting in the Merchant Center.

RETAIL TERMINALS



Ingenico
iCT 220



Ingenico
iCT 250

(color display)



Ingenico
iWL 250

VMS VIRTUAL TERMINAL/GATEWAY TERMINALS



Ingenico
iPP 320



Ingenico
iSC 250



Ingenico
iCMP



ID TECH
IDMR BTPay

All VMS terminals feature:

