

Introducing EMV Chip Card Capability

Prepare now for chip card technology, which will soon become the industry standard in the U.S., making accepting card payments more secure than ever.



Go Beyond: EMV Protection at Your Point of Sale

With the total cost of fraud in the U.S. estimated at \$8.6 billion per year, preventing fraud growth has become a priority. In response, all the card associations have committed to migrating to chip technology, which means that before long, your customers will be presenting a new type of payment card – one with an embedded microchip.



Important Things to Know

- When a customer presents a chip card, ask them to insert it into the POS device or tap if the card supports contactless—the PIN pad or terminal will provide prompts to help them through the simple process.
- The chip card must remain inserted in the POS device during the entire transaction. If it is removed prematurely, the transaction will be cancelled.
- The customer may be prompted to enter their PIN.

Exception: Signature Required

- Some chip cards may allow for a signature, in which case the POS device will detect that the customer must sign for the purchase. A signature line will be printed on the receipt.
- Be sure to look for the "Issuer – PIN Verified" text on the receipt. This will ensure that your staff does not miss the fact that a signature is not required –important in avoiding chargebacks.

Chip Card Transactions

Begin the purchase transaction



Check for the Chip



Insert the Chip Card when Prompted



Caution: Do not remove the card until prompted



Follow the prompts



Remove the Chip Card when prompted

The transaction is complete!

Entry Method:	Chip Read
Mode:	Issuer - PIN Verified
PRE-TIP AMT	\$1.00
TIP	\$0.00

TOTAL AMOUNT	\$1.00
Signature Not Required	

For Restaurant Merchants

- Chip cards that require a PIN would process the same way you would a debit card; that is, perform a purchase and enter the tip to complete the transaction in one easy step.
- The device will prompt for the entry of a tip, giving the customer the opportunity to enter a gratuity when they enter their PIN.

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Q. What does EMV stand for?

A. The letters stand for EuroPay, MasterCard and Visa, the global standard for contact and contactless point-of-sale terminals and peripherals, as well as automated teller machines.

Q. What's on the chip?

A. The chip contains payment information such as the customer's account number.

Q. Is EMV being widely used?

A. Chip cards, which began appearing globally in the mid 90s, can be found in over 80 countries. More than 1.25 billion EMV-compliant cards are now being used at 15.4 million EMV acceptance terminals.

Q. How are chip transactions different?

A. Instead of the merchant swiping the card through a terminal, the consumer retains possession of the card, inserting it in the EMV slot rather than swiping it through the magnetic card reader.

Q. How does this benefit me and my business?

A. Among the advantages:

- Protection against fraud, resulting in fewer disputes and chargebacks
- A consistent payment experience for credit and debit

Q. What happens if an incorrect PIN is entered?

A. It is likely the issuer will decline the transaction. If not, a signature line will print on the bottom of the receipt, requiring the merchant to ask the cardholder to sign for the receipt.

Q. What happens if the cardholder has forgotten their PIN?

A. Because this safeguard is critical, we strongly recommend that you ask for another form of payment. Depending on the card logic, an alternate card verification method may prompt.

Q. What if the transaction doesn't work?

A. First make sure the card is inserted chip side up, chip in first. If that is not the problem, remove the chip card and swipe it through the card reader. If the transaction is approved, a signature line will print on the receipt. If the transaction is declined, request a different form of payment.

Q. When is a signature required with a chip transaction?

A. Although chip cards that require a PIN will be the norm, some may be configured to allow for a signature. From the merchant's and cardholder's perspective, nothing changes; the terminal will determine whether the card requires a PIN or signature, and the employee simply follows the prompts. When a signature is required, a signature line is printed on the receipt and a signature must be obtained.

Q. When is no PIN and signature required with a chip transaction?

A. When the card and terminal determine that the cardholder does not need to be verified, no PIN and signature will be required (common with quick-service establishments).

Payment Solutions for Maximum Performance

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