

EMV NEWS QUARTERLY

A Publication by the EMV Migration Forum



September 2015

DIRECTOR'S CORNER Randy Vanderhoof

Dear EMV Migration Forum Members,
It's happening – are you seeing it? As the U.S. payments industry nears the EMV liability shift date in October, there is strong evidence that the use of EMV chip technology is in place in many merchants around the country. Does that mean that the job is done and we can all collectively bask in the glory of our accomplishment? On the contrary, October simply marks the start of a new chapter in the long and difficult adoption of EMV for our industry. The organizations supporting the EMV Migration Forum have dedicated their time, talent, and treasure (financial investment) to totally restructure the largest and most complex payments ecosystem in the world – a feat that many thought was never possible.

Despite some outside critics focused solely on the numbers and what is left to be done, our members have kept the progress moving forward. As a result, we've witnessed incredible collaboration and cooperation to help overcome most of the obstacles the industry faced to achieve a timely and efficient migration to EMV. We have much to feel good about after three successful years as an industry association. The next year will be full of new opportunities to expand the use of secure chip technology and continue the industry's momentum to chip-on-chip transactions. There will likely be some setbacks and disappointments, but also some time to bask in some of the glory of what we have achieved so far.

IN THE SPOTLIGHT ATM Working Committee

The EMV Migration Forum has six Working Committees focused on different topics relevant to EMV migration. In this issue of the EMV Migration Forum Quarterly, we take a closer look at the ATM Working Committee, which is chaired by Stuart Mackinnon (Columbus Data Services), Ron Schnittman (Bank of America), and David Tente (ATMIA). The Committee's goal is to explore the challenges of EMV migration for the U.S. ATM industry, work to identify possible solutions to challenges, and facilitate the sharing of best practices with the various industry constituents. The Working Committee recently published an update to the white paper, [Implementing EMV at the ATM: Requirements and Recommendations for the U.S. ATM Community](#), to provide guidance for ATM owners and issuers who planning or who are in the process of EMV migration.



What are the goals of the ATM Working Committee?

The primary goals of the [ATM Working Committee](#) are to facilitate a smooth migration of the U.S. ATM industry to EMV through the provision of educational material, forums for discussion of best practices and a network of stakeholders with whom information can be shared.

How did the “[Implementing EMV at the ATM](#)” white paper begin? Was the topic something you came up with as a group, did a member suggest it, or did something happen in the industry that propelled the WC to action? How long did everyone work on it?

The white paper began as the Working Committee identified a need for EMV information specifically applicable to ATMs be made available to U.S. ATM industry participants if the migration

to EMV was to be successful. Through several Working Committee sessions that included feedback from multiple Working Committees, the white paper evolved into a more defined deliverable. The committee spent several months preparing the initial version of the white paper and has since released a second version along with addenda addressing specific specialized functionality. Through the multiple distribution channels including EMVConnection.com, the ATM Industry Association and the [\[ATM Council\]\(http://ATM Council\), the white paper has been downloaded over 1,700 times.](http://National</p></div><div data-bbox=)

What do you hope the white paper will provide for those in the industry?

The white paper is intended to provide a sound understanding of EMV fundamentals specifically as applicable to the ATM. It is the Committee's hope that after reading the white paper, participants in the industry will be better prepared to plan their migration to EMV.

How does your Working Committee interact with the other Working Committees?

The ATM Working Committee is fortunate to have many members that participate in other Working Committees and, as such, we receive updated information through weekly calls. During the quarterly in-person EMV Migration Forum meetings, the ATM Working Committee will often co-host a joint working session with another Working Committee to share information and collaborate on tasks. As ATMs are unattended, the committee worked with the Communication and Education Working Committee to ensure that best practices with regards to cardholder messaging were included in the white paper recommendations.

What's next? What are some of your upcoming projects?

Members of the ATM Working Committee worked with the GoChipCard.com team to add ATM specific content to the new web site. In addition, a webinar was developed that provided a more effective method of distributing the message of the value of the white paper to a broader audience. With liability shifts approaching, many members are in the middle of EMV rollouts and the Working Committee serves as a forum to share experiences with others, solicit advice and collaborate on lessons learned through the process.

Working Committee member companies who worked on this white paper include: American Express, ATM Industry Association, Bank of America, Chase, Gallit, MasterCard, National ATM Council, Paragon Application Systems, Visa, Wells Fargo.

For more information on the ATM Working Committee, please visit <http://www.emv-connection.com/emv-migration-forum/working-committees>. Interested in joining a Working Committee? Contact Mike Strock, mstrock@us-emvforum.org.

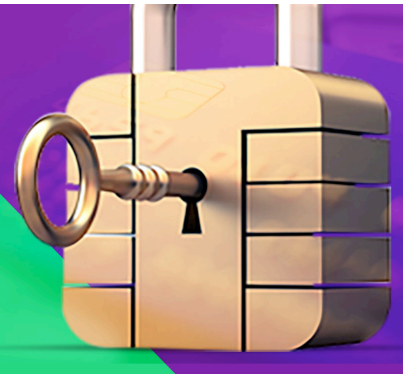
New EMV Resources

New educational resources published for Forum members and the payments industry are available from the EMV Migration Forum on the EMV Connection and GoChipCard.com web sites.

- The EMV Migration Forum has collaborated with the Payments Security Task Force (PST) on the CHIP IN Educational Initiative. The initiative asks industry stakeholders to chip in and help expand efforts to educate consumers and small businesses about the new cards appearing in their wallets and their stores. Weekly email will provide educational messages and materials that can be shared through social media and other channels. [Sign up](#) to join this new industry initiative.
- The EMV Migration Forum also collaborated with the PST to publish an update to GoChipCard.com, the go-to site for easy-to-use resources on chip cards. The update added details on how consumers can use their chip cards at the ATM. Forum members are encouraged to use the resources on the site and link to the site in their marketing materials.
- The EMV Migration Forum Communications and Education Working Committee published an easy-to-understand [video presentation explaining the U.S. Common Debit AID](#).
- The EMV Migration Forum Card-Not-Present Fraud Working Committee published an update to the white paper, "[Implementing EMV at the ATM: Requirements and Recommendations for the U.S. ATM Community](#)," that adds guidance on the use of the U.S. Common Debit AID in various ATM transaction scenarios. A recording of the [well-attended webinar](#) summarizing the key points of the white paper is available on the EMV Connection web site.
- The Smart Card Alliance Transportation Council collaborated with the International Parking Institute, publishing the [EMV and Parking](#) white paper to provide parking industry stakeholders with an educational resource about the critical aspects of deploying an EMV solution in the parking infrastructure.
- All Forum meeting presentations are posted on the [members-only web site](#). Login to access the [June meeting presentations](#), including all education sessions and notes from the tokenization and unattended birds-of-a-feather sessions.

CHIP IN

EDUCATION INITIATIVE



IN THE SPOTLIGHT

CHIP IN Education Initiative

The EMV Migration Forum and the Payments Security Task Force launched an industry-wide [CHIP IN Education Initiative](#) last month. In this issue,, Randy Vanderhoof, Director of the EMV Migration Forum, explains more about the objectives of the two organizations as they partner to educate consumers and merchants about new EMV-enabled cards.

What is the CHIP IN Education Initiative?

The roots are in the recently formed [GoChipCard.com](#) educational website, which easy to use information about what chip cards are, the security they deliver and how they're used at the point-of-sale and at ATMs. The EMV Migration Forum and the Payments Security Task Force developed the site to assist consumers, merchants and issuers with the migration to chip technology. The immediate popularity of [GoChipCard.com](#) by consumers, issuers and merchants made us at the Forum and the Payments Security Task Force realize we might want to broaden the scope of education and resources. Now we're asking industry stakeholders to "chip in" and help expand efforts to educate consumers and small businesses about the new cards appearing in their wallets and their stores.

Is the Initiative geared to any specific audience?

While all industry stakeholders are invited to join the CHIP IN Education Initiative, we're especially interested in reaching communications, marketing and public relations executives in organizations and encouraging them sign up. Consumers and small businesses get most of their information from the media. Communicating accurate and consistent messages with the media – where consumers and small businesses get most of their most information from – is one of the easiest ways we as an industry can help educate the market on chip cards.

What do you want consumers to know about chip transactions?

After only one successful transaction, consumers understand how to use their new chip cards. We want to make their first impression with chip technology a positive one, and make paying with chip the 'new normal' this year. Our objective is to see everyone make the U.S. EMV chip migration a success. We believe the initiative will help industry stakeholders with consumer education programs.

How will the Initiative help with your objectives?

The CHIP IN Education Initiative provides issuers, merchants, acquirers and others with educational messages and materials that can be shared through social media and other channels. The resources can be used as part of a far reaching communication plan that touches every medium. Individuals who [sign up](#) receive a weekly mail that includes:

- Free educational downloads including useful visual aids, training guides, FAQs and infographics
- Ways to use resources to maximize educational value
- Media interview tips
- Methods to encourage visits to [GoChipCard.com](#)
- Pre-drafted social media posts and hashtags

What's next?

Every day, more merchants are becoming chip-enabled to increase security for in-store card transactions, so we will start to see these terminals at many of the places we shop today. Consumers will continue to be able to pay at both chip-enabled and non-chip-enabled merchants with the same card. Our education efforts focus on chip card transactions offering advanced security for in-store payments by making every transaction unique. And, chip cards are more difficult to counterfeit or copy. If card data and the one-time code are stolen, the information can't be used to create counterfeit cards and commit fraud.

Join the CHIP IN Education Initiative here: www.emv-connection.com/chip-in.

Working Committee Projects

- The ATM Working Committee released an update to the “Implementing EMV at the ATM: Requirements and Recommendations for the U.S. ATM Community” white paper, adding guidance for the U.S. Common AID in different ATM transaction scenarios.
 - As part of their continuing effort to educate the ATM industry on EMV, the Committee presented a webinar in July based on their successful “Implementing EMV at the ATM: Requirements and Recommendations for the U.S. ATM community” white paper. The webinar provided a non-technical overview of key aspects of the white paper.
- The Communications & Educations Working Committee produced a video presentation that explains the unique implementation of the U.S. Common Debit AID and how it facilitates debit routing transactions and ensures Durbin compliance. A recording of the webinar can be accessed [here](#).
- The EMV Migration Forum teamed with the Payments Security Task Force to produce an educational program for VARs and ISVs. The Testing & Certification Working Committee produced [six webcasts](#) focused on the U.S. market, development preparation, U.S. debit deployment, kernel management guidelines, EMV technical details and lessons learned, and testing certifications.

Welcome New Members

- CHS Inc.
- Government Payment Consulting Services, LLC
- iPayment Inc.
- NXT-ID, Inc.

EMV Migration Forum in the News

“[Predicting Winners and Losers in the EMV rollout](#),” CIO, July 27, 2015. In this article, CIO discusses the October fraud liability shift and how it will impact payments stakeholders. Director Vanderhoof outlines the state of the industry and provides background on how the migration will impact different stakeholders.

“[The Long and Winding Road: EMV adoption](#),” SC Magazine, June 1, 2015. Director Randy Vanderhoof shares his perspective on the U.S. migration to EMV with SC Magazine. Vanderhoof discusses issuance, adoption, acceptance and more in this feature article.

To see more EMV Migration Forum in the News, see the full report on EMV Connection - <http://www.emv-connection.com/emv-migration-forum/emv-migration-forum-in-the-news>.

2015 Forum Meeting Calendar



EMV
Migration Forum

Dec. 8-9, 2015 | Hyatt Regency Pier Sixty-Six | Ft. Lauderdale, FL

Registration is open for the [EMV Migration Forum 2 Day All Member Meeting, December 8-9, 2015 Ft. Lauderdale, FL \(Hyatt Regency Pier Sixty-Six\)](#). Reserve your spot soon!

2016 Forum Meetings

Save these dates for next year’s Forum meetings. Registration and other details will be forthcoming.

- EMV Migration Forum 2 Day All Member Meeting, March 8-9, 2016, San Diego, CA (Hyatt Regency La Jolla)
- EMV Migration Forum 2 Day All Member Meeting, June 22-23, 2016 Cambridge, MA (Hyatt Regency Cambridge)

About This Newsletter

The EMV Migration Forum publishes periodic bulletins for members of the EMV Migration Forum. The EMV Migration Forum is a cross-industry body focused on supporting the EMV implementation steps required for global and regional payment networks, issuers, processors, merchants, and consumers to help ensure a successful introduction of more secure EMV chip technology in the United States. The focus of the Forum is to address topics that require some level of industry cooperation and/or coordination to migrate successfully to EMV technology in the United States. Thank you for your membership and interest, and please [email us](#) with any suggestions for future content.