

# EMV NEWS QUARTERLY

A Publication by the EMV Migration Forum



December 2015

## DIRECTOR'S CORNER Randy Vanderhoof

**Dear EMV Migration Forum Members,**

Another milestone – Black Friday – has come and gone. Many speculated on what impact EMV would have on retail shopping leading up to this uniquely American holiday tradition. I read several reports, articles and blogs that predicted mass confusion, long lines, and frustrated shoppers on Black Friday, which sounded like a typical Black Friday to me.

Many consumers didn't seem to care much about leaving holiday meals and running out to the mall before the last piece of pumpkin pie, or waking up at 5am to be the first in line to get a great deal on bigger flat screen TV to replace the one they bought on Black Friday the previous year. At some point consumers may also appreciate having their credit card processed securely even if it takes an extra second or so.

Let's all exhale, relax, and look a little further down the road once EMV is fully deployed and think of all the benefits that a robust, modernized, secure payments system will bring. Happy Holidays and a healthy New Year to you.

## IN THE SPOTLIGHT Communications and Education Working Committee

**What is the goal of the Communications and Education Working Committee?**

The goal of the committee is to deliver a communications plan for key payments industry stakeholder that promotes an efficient, timely and effective migration to EMV-enabled cards, devices and terminals in the United States. Committee projects include leading the Forum's efforts on developing clear, consistent messaging around EMV migration. Now that the liability shift date has past, we're working to improve the transaction experience and share best practices.

**What were some of the meaningful projects and resources the committee has produced?**

Since the establishment of the Forum, the Communications & Education Working Committee has delivered multiple presentations, webinars, videos and other resources. Our focus is on explaining technically difficult issues in a simple format for ease of understanding. We're proud of our communications documents, which are available on the EMV Connection site to members. Of particular note are:

- Animation: Contact Chip Card Online Authentication video - <http://www.emv-connection.com/contact-chip-card-online-authentication/>
- Glossary: Standardization of Terminology - <http://www.emv-connection.com/standardization-of-terminology/>
- Guide: Recommended Communications Best Practices - <http://www.emv-connection.com/recommended-communications-best-practices/>
- Library: Knowledge Center documents library - <http://www.emv-connection.com/emv-migration-forum/knowledge-center/>
- Presentation: Who Educates Whom Resource - <http://www.emv-connection.com/emv-migration-forum/forum-member-login/> [members only]
- Survey: EMV Stakeholder Survey Report - <http://www.emv-connection.com/emv-migration-forum/forum-member-login/> [members only]

- Webinar: Effective Communications Practices for U.S. Chip Migration - <http://www.emv-connection.com/effective-communication-practices-for-u-s-chip-migration/>
- Webinar: Near-Term Solutions to Address the Growing Threat of Card-Not-Present Fraud - <http://www.emv-connection.com/near-term-solutions-to-address-the-growing-threat-of-card-not-present-fraud-webinar/>
- Video: Cardholder Verification Methods: Concepts, Implementations, and Impacts - <http://www.emv-connection.com/cardholder-verification-methods-concepts-implementations-and-impacts/>
- Video: Implementing EMV in the U.S.: How the U.S. Common Debit AIDs Facilitate Debit Transaction Routing and Ensure Durbin Compliance - <http://www.emv-connection.com/implementing-emv-in-the-u-s->

[how-the-u-s-common-debit-aids-facilitate-debit-transaction-routing-and-ensure-durbin-compliance/](http://www.emv-connection.com/implementing-emv-in-the-u-s-how-the-u-s-common-debit-aids-facilitate-debit-transaction-routing-and-ensure-durbin-compliance/)

**What do you hope these resources will provide for those in the industry?**

This committee has worked with the experts in each field to produce these documents, and our intent was to offer a clear understanding of issues that are complex and not easily understood by many. In addition, the various projects undertaken by the committee provides great opportunities for its members to learn its details. As members get involved in different projects, they will understand the background to the problems that are being solved, and while working on these projects in the committee, they will learn from the experts details of the solutions offered.

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

We'll be discussing the following at the EMV member meeting here in Ft. Lauderdale, and from there select projects that emerge as most urgent:

- Instant issuance webinar
- Fallback/downgrade one-pager
- Offline card authentication
- Standardization of Terminology glossary update
- Liability shift and chargebacks
- PIN bypass

*Chairs of the Communications and Education Working Committee are Marie Doloc, Arrow Eye Solutions, Mansour A. Karimzadeh, SCIL, and Diane Jackson, CPI Card Group. More information is available at <http://www.emv-connection.com/emv-migration-forum/working-committees/>*

*Interested in joining a Working Committee? Contact Mike Strock, [mstrock@us-emvforum.org](mailto: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](http://www.emv-connection.com) and [GoChipCard.com](http://www.gochipcard.com) web sites.

- The EMV Migration Forum published the document, “[EMV Implementation Guidance: Fallback Transactions](#),” for merchants, independent software vendors (ISVs), value-added resellers (VARs) and acquirers/processors who may have been experiencing high fallback rates. The guidance outlines potential causes of fallback transactions and actions that can be taken to address the problem.
- The EMV Migration Forum published the white paper, [PIN Bypass for the U.S. Market](#), for member review and comment. The white paper was developed to provide an educational resource on the EMV function of PIN Entry Bypass, how it can be implemented in the U.S. market, other actions that may process transactions allowing selection of cardholder verification method, and how those actions differ from PIN Entry Bypass. Questions and comments should be sent to [pin-bypass@us-emvforum.org](mailto:pin-bypass@us-emvforum.org).
- The Forum is piloting an [Ask the Expert](#) process with members to help the industry get answers to their EMV questions as the U.S. moves into broader EMV deployment. Since the Forum meets quarterly, the goal of the “Ask the Expert” program is to provide a way for members to submit questions and have EMV Migration Forum member experts provide a timely response. Questions can be submitted through the [member site](#).
- The EMV Migration Forum published the white paper, “[Implementing EMV in the U.S.: Best Practices in Support of EMV Instant Issuance](#),” to provide an educational resource for issuers that documents the best practices for transitioning an existing instant issuance solution to support the issuance of EMV chip cards.
- The Smart Card Alliance [Payments Council](#) and [Mobile and NFC Council](#) published the new white paper, “[EMV and NFC: Complementary Technologies Enabling Secure Contactless Payments](#),” to explain how EMV and NFC are companion technologies and clarify how they work together to enable secure payments.
- The Smart Card Alliance and EMVCo hosted a two-part webinar series, “[Evolution of Payment Specifications and Tokenization](#),” to review the status of payment specifications and tokenization.

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## Working Committee Projects

- **Card-Not-Present Fraud Working Committee**
  - Continuing on their success with the release of the “Near-Term Solutions to Address the Growing Threat of Card-Not-Present Fraud” white paper, the Card-Not-Present Fraud Working Committee presented a webinar based on the same content on September 24. To view a recording of the webinar, please visit the following [link](#). One month after the webinar, the speakers presented a similar presentation to BITS, a subgroup under the Financial Services Roundtable.
- **Communications and Education Working Committee**
  - The Communications & Education Working Committee recently produced an educational presentation that reviews the EMV Cardholder Verification Method (CVM) concepts, implementation and impacts on issuers, ATM owners, merchants and cardholders. The project was developed as an audiovisual [presentation](#) for the purpose of providing a high-level overview of CVMs to all stakeholders in the payments ecosystem.
- **Petro Working Committee**
  - The Petro Working Committee has organized a Fleet Card Workshop in connection with the next Forum face-to-face meeting in Ft. Lauderdale. The workshop is scheduled for Monday, December 7.

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## Welcome New Members

- Ahold
- ExxonMobil
- Merchant e-Solutions
- Toshiba Global Commerce Solutions, Inc.

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## EMV Migration Forum in the News

“[EMV’s Next Expense: Instant Issuance](#),” PaymentsSource, November 5, 2015. This article features the EMV Migration Forum’s recent white paper of best practices to help issuing banks convert instant card-issuing capabilities to the more complex EMV format.

“[Everything You Should Know About the New EMV Chip Credit Card Payment System](#),” Gizmodo, October 1, 2015. Director Randy Vanderhoof gives Gizmodo a crash course on EMV chip cards to help consumers learn what chip cards are, why they’re getting them and how to use them.

“[EMV Migration Forum Webinar Focuses On Securing Card-Not-Present Transactions](#),” Business Solutions, September 10, 2015. This article features the EMV Migration Forum’s educational efforts surrounding card-not-present transactions, including the recent white paper and webinar, as well as input from Director Randy Vanderhoof.

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## 2016 Forum Meetings

Save these dates for next year’s Forum meetings. Registration is open now, so take a couple of minutes today to sign up and mark your calendar to attend.

- [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)

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## 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.