



## EMV: Part of a Broader Payment Security Strategy

*EMV (Europay MasterCard Visa™) is just one important component of a comprehensive, multi-layered approach to payment security. Adding EMV as part of an overall data security solution allows merchants to better protect against fraudulent card use in addition to protecting their customers' card data and their businesses from the risk of a data breach.*

### EMV Protection at the POS (Point-of-Sale)

There are powerful advantages for merchants who adopt EMV payments. By updating their POS systems to accept EMV payments, merchants are taking the necessary steps to build a future-proof infrastructure that will support emerging payment innovations, enhance global acceptance and reduce risk. On October 1, 2015, the merchant whose POS System is not EMV-enabled will assume full liability risk for fraudulent card-present transactions when processing chip cards on a non EMV-enabled terminal.

### EMV Technology Benefits for Merchants

The EMV-enabled payment card has successfully reduced face-to-face fraud around the world – and is now making its way into your customers' wallets. With a "future proof" terminal or peripheral, you can accept EMV cards now. And because EMV technology makes payment cards virtually impossible to copy and a PIN can verify the cardholder's identity, merchants can significantly reduce the possibility of accepting counterfeit, lost or stolen cards.

Increases security and fraud protection to reduce some types of fraudulent transactions and charge-backs:

- Reduces skimming at the point of sale
- Enables increased PIN use for stronger cardholder verification
- Helps prevent the use of counterfeit, lost and stolen cards

Helps merchants support the way cardholders will want to pay:

- Meet expectations of cardholders who want more secure payment transactions
- Accept foreign cards that are already EMV enabled

### EMV-Capable Point of Sale Terminals

Smart businesses are always looking for cost-effective ways to adopt new technology. There are several EMV-capable terminals and peripherals. You can reach beyond PIN debit and future-proof your point-of-sale investment with these new devices. Contact us today for information on the terminals that are available.

MLK Office: 503-287-7537

Beaumont Office: 503-445-8720

St Johns Office: 503-285-9966

Rose City Office: 503-445-8700

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