

Merchant POS Security: EMV® chip and PCI

Upgrade your point-of-sale (POS) terminals and devices for the best security. Take advantage of the latest technology options to enable your business.

EMV chip is proven to cut down on fraud at the point-of-sale

After implementing EMV chip:

- 72% decrease in face-to-face fraud the UK over the last 10 years¹
- 48% decrease in domestic counterfeit card fraud in Canada from 2011-2013²

Get the most out of your investment in EMV chip

- Upgrade to a device that will give you the best protections and the most payment acceptance options– like contactless, contact and mobile wallets.
- Get rid of any version of devices that have expired.
- Make sure you have the latest and greatest by using a version 3.1 or higher from the Council's certified device listing.
- Talk with your POS device vendors and IT partners to understand your options for adding security with point-to-point encryption and tokenization.

Check out these resources from PCI and the EMV Migration Forum

PCI Security Standards Council:

- **PCI PTS Approved Devices and PCI Point-to-Point Encryption Solution listings on the PCI SSC website:**
<http://www.pcisecuritystandards.org>

EMV Migration Forum:

- **Resources for Merchants**
<http://www.emv-connection.com/merchants/>

¹ Financial Fraud Action UK, *Fraud the Facts 2014*, p.26, 2014

² Canadian Bankers Association, *Credit Card Fraud and Debit Card Fraud Statistics*, 2012 and 2013



Protection at the Point of Sale – PIN Transaction Security with EMV Chip



PCI-listed POS devices provide:

Strongest security protections

EMV chip-capability

A secure foundation to accept new payment technologies, such as mobile and contactless