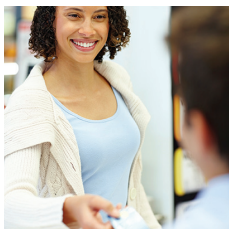


EMV™ Cards

Helping Issuers Adopt the Global Standard for Payment Cards



As the adoption of EMV continues in the United States, the demand for chip-based payment cards is increasing. Issuers are looking to reduce fraud from counterfeit, lost, or stolen cards; create a better experience for international travelers through worldwide interoperability; and pave the way for mobile payments and other applications.

Europay, MasterCard and Visa or EMV is the global standard for credit and debit payment cards based on chip card technology. Effective 2015, both MasterCard® and Visa® will shift point of sale (POS) transaction liability for certain types of card fraud away from the party that has the most secure form of EMV technology. The shift creates a sense of urgency for issuers and merchants to meet EMV standards or risk absorbing liability.

EMV Cards from Fiserv includes card program management and planning consultation, plastic procurement, card design, key management, card personalization and project implementation to ease the transition from magnetic stripe to chip-based cards.

Custom EMV Cards

The Fiserv team works with you to understand your business objectives and then presents card procurement and personalization options to meet those objectives.

Our customized solution includes:

- Fully lithographed chip plastic with a customized card design suited to your financial institution or customer segment
- Card carriers, labels and marketing materials designed to your specifications
- Assistance with selecting operating system, chip size and authentication method
- KMC key exchange at the issuer level
- Card interface options, including contact or dual interface

Contact or Dual Interface?

Contact EMV cards have a contact plate and are used by inserting the card into a POS terminal or ATM. A unique PIN must be entered before the data on the EMV chip can be read. A contact EMV card provides global acceptance for cardholders who want to use payment cards internationally. Transactions can be processed using a contact reader or the magnetic stripe, using the same reliable payment network.

Dual-interface EMV cards carry both a contactless chip and a contact plate. These cards are ideal for international travelers, overseas military, or for those who like the speed and convenience of tap-and-go purchases. The combined EMV interface enables consumers to use the same card at domestic contactless POS readers and contact readers outside of North America. Dual-interface cards are ideal for financial services, transportation, government and



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Fiserv Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

other industries that require more memory compared to a standard contactless card, higher security and multiple interfaces.

Express EMV Cards

If you're looking for a faster, economical and more simplified approach to EMV card issuance, Fiserv offers an express approach. Our express solution includes:

- Preselected EMV card designs or the use of white plastic with print-on-demand technology
- Streamlined implementation and project management
- KMC keys maintained by Fiserv
- Marketing support ideal for customer communication and education

EMV Card Marketing

Educating consumers and staff on chip card technology is critical to a successful EMV migration—how the chip works, the value of chip technology and how to use the cards at payment terminals.

Fiserv has decades of experience helping financial institutions communicate with their customers through direct mail, email, card carriers, inserts, mobile and social media. We offer standardized, EMV-specific carriers, letters and inserts requiring no creative time or expense from you. These pieces are designed to introduce EMV to customers and address questions and concerns.

If you need a more customized approach, we offer full-direct marketing solutions, including data analytics, strategy, campaign design, creative services and multichannel delivery for consumer and staff-based educational programs.

Transition to EMV

EMV-certified by Visa and MasterCard

Our professional team of experts will help ensure your transition goes smoothly. We will work with you to develop an effective and timely project implementation plan that can include:

- Managing keys
- Completing chip profile
- Procuring plastic
- Producing and validating test cards
- Educating cardholders

Rely on the Fiserv Commitment

Fiserv has made significant technology and infrastructure investments to support financial institutions as they migrate to EMV. We are active members in the Smart Card Alliance and EMV Migration Forum.

With decades of card personalization experience and a keen understanding of the payments industry, we are well positioned to support a smooth transition. Rely on the market-leading knowledge, technology and processes of Fiserv to create a seamless migration from magnetic stripe to chip cards.

Connect With Us

For more information about EMV Cards, call 866-963-4877, email getsolutions@fiserv.com or visit www.fiserv.com/EMV.