

WHY YOU SHOULD NOT BECOME EMV COMPLIANT

By now, your merchants should be aware of the EMV liability shift, where losses from fraudulent transactions fall to whichever party is the least EMV-compliant. Still, if your merchants haven't upgraded to EMV-compliant terminals or POS systems, why start now?

HERE ARE 5 REASONS

...why merchants should ignore all the EMV-related hysteria, and just focus on keeping things the same as ever...

1

THE REST OF THE WORLD IS WRONG

It doesn't matter that 76% of payment terminals¹ outside the U.S. are EMV compliant. What matters is sticking with what's working (or, in this case, not working), and making sure 47% of the world's credit card fraud² stays right here in America.



2

LIVING DANGEROUSLY IS A THRILL

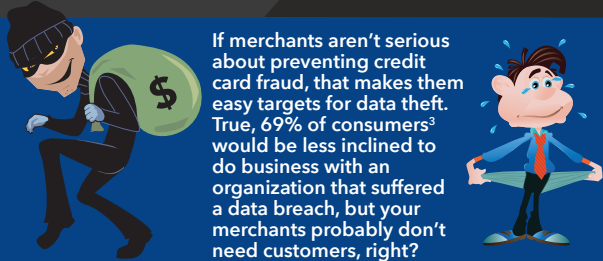
Instead of skydiving or street racing, just refuse to switch your merchants to EMV-compliant POS systems. That way they'll get an exhilarating adrenaline rush from constantly processing risky magnetic stripe payments that expose customers' data to all types of transactional thievery!



3

CUSTOMERS ARE OVERRATED

If merchants aren't serious about preventing credit card fraud, that makes them easy targets for data theft. True, 69% of consumers³ would be less inclined to do business with an organization that suffered a data breach, but your merchants probably don't need customers, right?



4

MERCHANTS HAVE UNLIMITED CASH

You know all those annoying extra piles of money merchants have laying around? Well, now that the liability shift is here, those stacks of cash can be used to cover the costs of fraudulent transactions. Win-win!



5

CHANGE IS HARD

Accepting chip card transactions on a new EMV terminal also means merchants must learn a new transaction process – dipping cards, instead of swiping them – and then teach other employees that same method. Talk about annoying!



When it comes down to it, not upgrading to EMV terminals is easy.

True, it might mean your merchants suffer crushing financial penalties from fraudulent transactions, an exodus of customers, reputation losses, and maybe even the eventual closure of their businesses as a result. Aside from all that, it's probably not worth the extra effort. Right?



Don't wait around to find out.

Use our [collection of EMV resources](#) to initiate the conversation, and urge your merchants to make the switch to EMV chip card acceptance today!

¹ <http://www.mobilepaymentstoday.com/news/emvco-reveals-latest-emv-global-usage-stats/>

² <http://www.businesswire.com/news/home/20111121005121/en/U.S.-Leads-World-Credit-Card-Fraud-states#.VgLYRd9VhBc>

³ http://www.quirks.com/pdf/201406_quirks.pdf