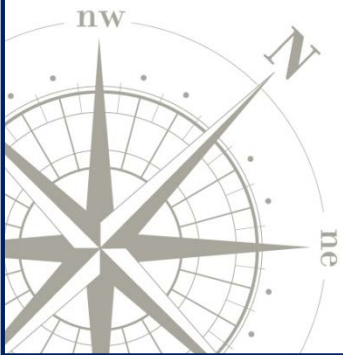


# EMV Messaging on Acquirer Websites

October 2014



We reviewed websites for the 20 largest acquirers to see the type of messaging and offers each is using with respect to EMV.

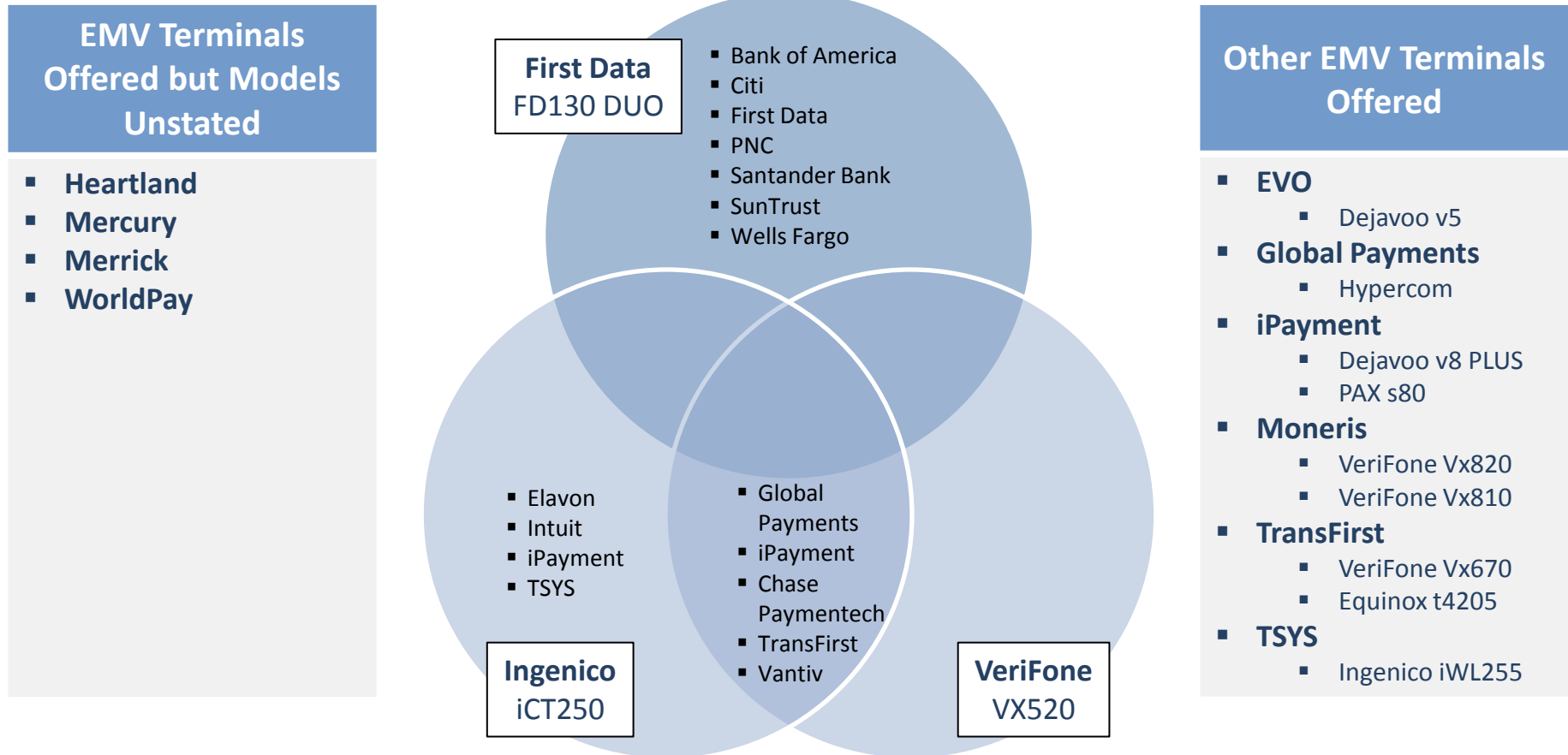
1. We looked at the publicly available portions of websites for the 21 largest acquirers by purchase volume, according to the Nilson Report, which represent approximately 90% of the U.S. acquiring market.
2. We did not review portions of websites or content that sit behind a merchant, partner, or other login.
3. For each website, we looked for:
  - EMV-capable terminal offerings
  - EMV guidance available to merchants
  - Location of references to EMV
  - Positioning of EMV as a data security feature
  - EMV offers targeting developers and ISVs

*This document describes our findings.*

All of the acquirer websites we reviewed indicate the acquirer sells EMV terminals, but only about half of the websites included other EMV messaging, such as training, white papers, or FAQs.

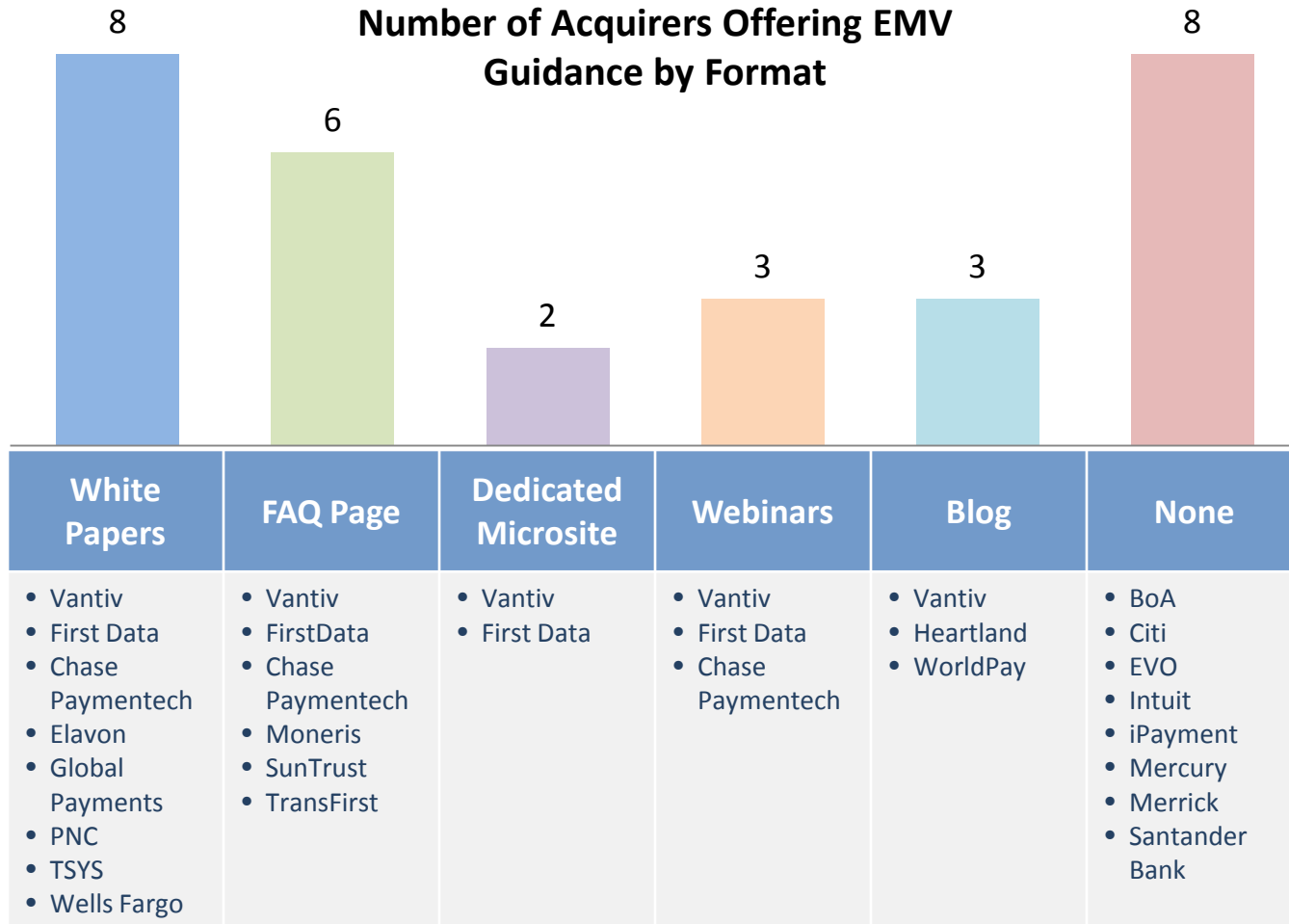
1. EMV terminal offerings are primarily split between Ingenico, VeriFone, and First Data hardware.
2. Just over half of the 20 acquirers offer merchants additional EMV support through EMV-related white papers, FAQ pages, or dedicated microsites.
3. Vantiv offers a service called VIABLE that provides national merchants with integration support.
4. References to EMV are frequently buried in acquirers' websites, with some acquirers not mentioning it at all.
5. 10 out of 21 acquirers surveyed described EMV as a security feature, two of which market it as a security bundle along with PCI compliance, tokenization, and end-to-end encryption.
6. Three acquirers target software developers through EMV relevant tools, two of which offer complex EMV integration solutions.

Three EMV terminals appeared most frequently on acquirers' websites.



*All acquirers included the terminal offerings in the merchant Solutions or POS sections of their websites.*

About half of the acquirers' websites included content to help merchants understand EMV and its impact on merchants. This type of guidance came in the form of dedicated microsites, white papers, FAQs, webinars, and blogs.



White papers varied from providing basic overviews of EMV and related products to detailed discussions about the background of EMV, deadlines, and the liability shift.

<b>First Data</b>	<ul style="list-style-type: none"> <li>▪ “EMV in the US: Putting it in Perspective for merchants and Financial Institutions”.</li> <li>▪ Goes into detail about the background of EMV, the liability shift, implications for merchants, as well as solutions and important deadlines.</li> <li>▪ Offers many more white papers on EMV, covering different focus areas including merchant and issuer specific topics.</li> </ul>	<p>Although these acquirers are all powered by First Data, each has created their own EMV white papers.</p>
<b>PNC</b>	<ul style="list-style-type: none"> <li>▪ “An Update on the Status of EMV Migration”.</li> <li>▪ Goes into detail about the background of EMV, the liability shift, implications for merchants, as well as solutions and important deadlines.</li> <li>▪ Offers another white paper (“What is EMV”) with an overview, deadlines, and liability shift information.</li> </ul>	
<b>Wells Fargo</b>	<ul style="list-style-type: none"> <li>▪ Found in the “Wells Fargo Merchant Connect” newsletter (issue 14).</li> <li>▪ Goes into detail about the background of EMV, the liability shift, implications for merchants, as well as solutions and important deadlines.</li> </ul>	
<b>Chase Paymentech</b>	<ul style="list-style-type: none"> <li>▪ “EMV Chip Technology”.</li> <li>▪ Briefly explains EMV, implications for merchants, and the Paymentech solution. Does not give deadline information.</li> </ul>	
<b>Elavon</b>	<ul style="list-style-type: none"> <li>▪ “Welcome to the Future of EMV Cards”.</li> <li>▪ Goes into detail about the background of EMV, the liability shift, implications for merchants, as well as solutions and important deadlines.</li> <li>▪ Offers another white paper (“Protecting Cardholder Data”) that includes and briefly explains EMV as a card security feature.</li> </ul>	
<b>Global Payments</b>	<ul style="list-style-type: none"> <li>▪ “EMV Chip &amp; Pin”.</li> <li>▪ Lacks the depth and detail of other acquirers’ white papers, simply explaining the Global Payments solution, without any background.</li> </ul>	
<b>TSYS</b>	<ul style="list-style-type: none"> <li>▪ “EMV: Preparing for Changes to the Retail Payment Process”.</li> <li>▪ Goes into detail about the background of EMV, the liability shift, implications for merchants, as well as solutions and important deadlines.</li> <li>▪ Offers many more white papers on EMV, covering specific focus areas including planning for EMV for different levels of integration.</li> </ul>	
<b>Vantiv</b>	<ul style="list-style-type: none"> <li>▪ “EMV 101”.</li> <li>▪ Provides a basic overview of EMV, liability shifts, and a timeline of important dates and deadlines.</li> <li>▪ Offers many more white papers on EMV, which go in depth about particular focus areas, such as EMV &amp; ATMs, the POS experience, and an EMV overview.</li> </ul>	

Three acquirers used Frequently Asked Question pages to provide EMV-related content.

Acquirer FAQ Pages	
<b>Chase Paymentech</b>	<ul style="list-style-type: none"> <li>▪ Q&amp;A; goes in depth about background, added security, and liability shift. Lacks deadline information (October 2015).</li> <li>▪ Found under “Support” section of website.</li> </ul>
<b>First Data</b>	<ul style="list-style-type: none"> <li>▪ Q&amp;A; broad overview covering background of EMV with links to other pages for merchant, issuer, and ISV specific topics.</li> <li>▪ Found in First Data’s EMV-focused microsite.</li> </ul>
<b>Moneris</b>	<ul style="list-style-type: none"> <li>▪ Q&amp;A; goes in depth about background, added security, and liability shift. Lacks deadline information (October 2015).</li> <li>▪ Found under “Resources” section of website.</li> </ul>
<b>SunTrust</b>	<ul style="list-style-type: none"> <li>▪ Q&amp;A; very brief overview on EMV and liability shift, with links to First Data white papers for depth on background and terminal solutions.</li> <li>▪ Found under “Merchant Resources” section.</li> </ul>
<b>TransFirst</b>	<ul style="list-style-type: none"> <li>▪ Q&amp;A; goes in depth about background, added security, and liability shift, as well as deadline information and future landscape of EMV payments.</li> <li>▪ Found under “Resources” section of website.</li> </ul>
<b>Vantiv</b>	<ul style="list-style-type: none"> <li>▪ Q&amp;A; very in depth. Provides overview and detailed answers to complex questions ranging from topics of transactions, processing &amp; PCI, terminals, and ongoing support.</li> <li>▪ Found under “Resources” section of Vantiv’s EMV-focused microsite.</li> </ul>

Vantiv and First Data both have EMV-focused microsites. Through these dedicated sites, the acquirers provide white papers, FAQs, webinars and other EMV resources.

The First Data EMV Resource Center provides up-to-date information for industry stakeholders including issuers, merchants and consumers on the status of EMV adoption in the U.S. Through a variety of educational resources you'll learn about EMV technology, timelines and decisions as well as their implications for your business. As your global EMV partner, First Data invites you to ask questions and gain a better understanding of the impact this technology-changing opportunity can offer your business.



Vantiv's VIABLE offer is intended to help merchants complete and test their EMV integration.



<b>vantiv</b>   EMV	
<p><b>(VIABLE)</b></p> <p><b><u>V</u>antiv <u>I</u>n <u>a</u> <u>B</u>ox <u>L</u>everaging <u>E</u>MV</b></p>	<ul style="list-style-type: none"><li>▪ Proprietary test kits designed for national merchants.</li><li>▪ Enables merchants to perform EMV terminal integration and certification testing in a closed-loop environment.</li><li>▪ Provides control and flexibility.</li></ul>

*Vantiv stands out as having a greater emphasis on EMV in its website among the acquirers we examined.*

References to EMV rarely appeared on an acquirer's home page, or even its main merchant-oriented landing page. Rather, EMV content tended to be buried in other security, resources, or product-oriented tabs.

Acquirer	Home Page	Merchant Landing Page	Other Page
Bank of America	No references to EMV		
Chase Paymentech Solutions			Resources
First Data			Products Tab
Vantiv	✓		
Elavon			White Paper
Wells Fargo Merchant Services			CC Processing
Citi Merchant Services			Terminal Capabilities
Global Payments			Support Tab
Heartland Payment Systems			Security
WorldPay			Products Tab
TSYS Merchant Solutions		✓	
TransFirst			Resources
PNC Merchant Services			Security Tab
SunTrust Merchant Serv.			Terminal Capabilities
Mercury Payment Systems			Products
Merrick Bank	No references to EMV		
Intuit Payment Solutions	No references to EMV		
EVO Payments International			Terminal Capabilities
Moneris Solutions			Terminal Capabilities
iPayment	No references to EMV		
Santander Bank	No references to EMV		

Eight acquirers position EMV in connection with security features.

EMV Offered as Security Feature	
<b>SunTrust/Citi/PNC</b>	<b>Elavon</b>
<p>The First Data® FD130 terminal combines performance, reliability and ease of use in a compact, feature-rich device. With new security guidelines coming soon, the FD130 enables you to accept transactions when a customer presents you with an EMV card; that is, a card embedded with a special chip that adds an important layer of security.</p>	<p><b>EMV Prevents Counterfeit Card Use</b></p>  <p>EMV terminals read advanced algorithms contained on Chip cards to authenticate that the card is not a counterfeit. The data is not encrypted or secured for processing the transactions.</p>
<b>TransFirst</b>	<b>TSYS</b>
<p>EMV cards, which are also referred to as chip-and-PIN cards or smartcards, are manufactured with an embedded microprocessor (microchip), a type of mini-computer that offers strong security features and other capabilities not available on the magnetic stripe cards that are the current standard in the U.S. The chip stores information securely and performs cryptographic processing that keeps the data safe from fraudsters and identity thieves.</p>	<p>“Beyond the liability shift, EMV holds promise as an enabler of secure mobile and e-commerce payments, with attractive PCI (Payment Card Industry) Security Standards-related benefits for merchants.”</p>
<b>WorldPay</b>	<b>First Data</b>
 <p>Security</p> <p>Our terminals are PA-DSS compliant and EMV-ready to enhance your security.</p>	<ul style="list-style-type: none"> <li>• Use a single EMV-enabled POS terminal for all transactions</li> <li>• Accept contactless and mobile payments using EMV technology</li> <li>• Mitigate fraud risks through EMV conversion</li> </ul>

Heartland and Vantiv specifically position EMV as part of a broader security bundle, including it with PCI compliance, tokenization, and end-to-end encryption.

### Heartland Payment Systems

EMV, Tokenization, and E3™ End-to-End Encryption—are powerful if used individually, but when combined, they protect your business and your customers with the absolute highest level of security against payment fraud.

#### END-TO-END ENCRYPTION

E3™ encrypts and secures credit and debit card data from the moment a card is swiped or hand-keyed all the way through to Heartland for transaction processing.

#### TOKENIZATION

Our tokenization solution removes customers' payment card information from your point-of-sale equipment, property management systems, and other systems that handle customer card information—securing your payments and reducing your PCI scope—but allowing you to conduct business as usual.

#### EMV/FUTURE PAYMENTS

Heartland is embracing the global standard for credit and debit payment cards based on chip card technology—EMV. Chip-based payment cards, also known as smart cards, are a more secure alternative to traditional magnetic stripe payment cards.

#### PCI COMPLIANCE

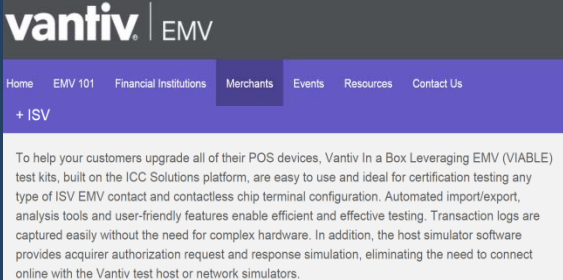

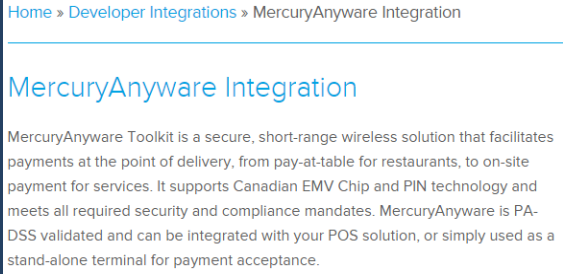
To underscore our commitment to the security of payment processing, Heartland is Payment Card Industry (PCI) compliant and a member of the PCI Security Standards Council. If you are a merchant that accepts payment cards, you are encouraged to be compliant with the PCI Data Security Standard in order to decrease your financial risks associated with account payment data compromises and the negativity that it can bring to your company's brand. This [link](#) provides more detail about PCI and your responsibilities.

### Vantiv

**Are Tokenization and Point-to-Point Encryption (P2PE) options with EMV?**

Vantiv will support EMV with P2PE and Tokenization in 2014.

## Three acquirers target software developers through EMV related tools/resources.

Vantiv	
 <p>To help your customers upgrade all of their POS devices, Vantiv In a Box Leveraging EMV (VABLE) test kits, built on the ICC Solutions platform, are easy to use and ideal for certification testing any type of ISV EMV contact and contactless chip terminal configuration. Automated import/export, analysis tools and user-friendly features enable efficient and effective testing. Transaction logs are captured easily without the need for complex hardware. In addition, the host simulator software provides acquirer authorization request and response simulation, eliminating the need to connect online with the Vantiv test host or network simulators.</p>	<p><i>Vantiv directly targets ISVs through its EMV microsite by offering their proprietary tool, VIABLE, for EMV terminal integration, configuration, and certification tests.</i></p> <p><i>This features transaction logs, analysis tools, and authorization request and response simulation specifically designed for EMV testing.</i></p>
First Data	
 <p>EMV™ for Independent Software Vendors (ISV) and Direct-Connect Merchants</p>	<p><i>First Data directly targets ISVs and direct-connect merchants through its EMV microsite by marketing its propriety software, Rapid Connect, as a tool for streamlined integration, certification, and delivery of EMV applications.</i></p> <p><i>Rapid Connect features customized SDKs, a testing environment with automated diagnostic tools, and a merchant marketplace to promote developer applications.</i></p>
Mercury	
 <p>MercuryAnyware Toolkit is a secure, short-range wireless solution that facilitates payments at the point of delivery, from pay-at-table for restaurants, to on-site payment for services. It supports Canadian EMV Chip and PIN technology and meets all required security and compliance mandates. MercuryAnyware is PA-DSS validated and can be integrated with your POS solution, or simply used as a stand-alone terminal for payment acceptance.</p>	<p><i>Mercury, now owned by Vantiv, offers developers a toolkit which allows for the integration of a wireless terminal with existing POS systems. This toolkit is specific to the VeriFone VX860 terminal, which is EMV capable, but is primarily meant for wireless terminal integration. EMV acceptance is a secondary feature.</i></p>



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