


MASTER YOUR CARD

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Small Businesses: Chip-in for your security

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Chip-in for your security

- Cards are safer than cash and checks, and are about to get even more secure.
- New chip card technology makes electronic payments safer and more secure for you and your customers.
- Chip technology stops fraud before it starts, by eliminating the value of information criminals could access when hacking into a business.

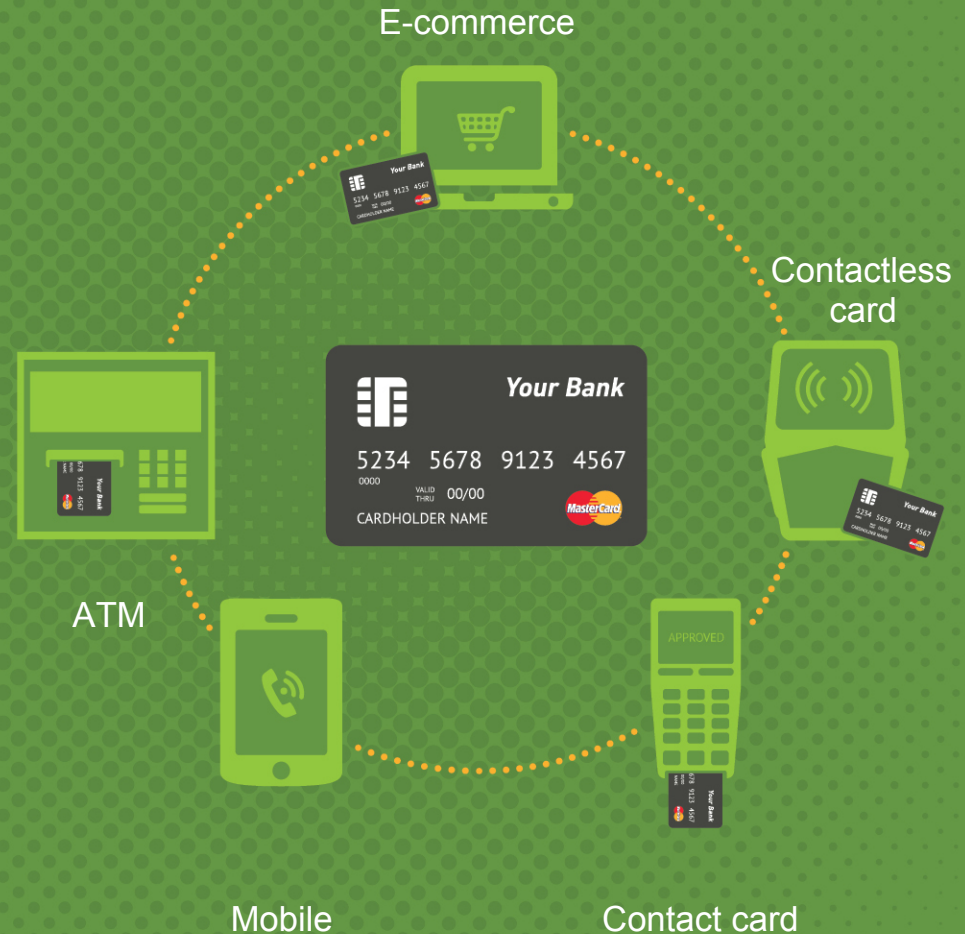
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Safe, simple and smart

A foundation for the
future of payments



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MasterCard

Carolyn Balfany
SVP, Product Development – EMV

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EMV stops fraud

- The U.S. is a priority target for criminals because we are one of the last to convert from magnetic stripe to chip.
- Banks are issuing chip cards now, with hundreds of millions expected by the end of 2015.
- Businesses are upgrading to secure payment terminals that process chip transactions because their customers want increased safety along with the convenience of card purchases.
- Use of chip technology is a key component to minimizing the risk of data breaches.

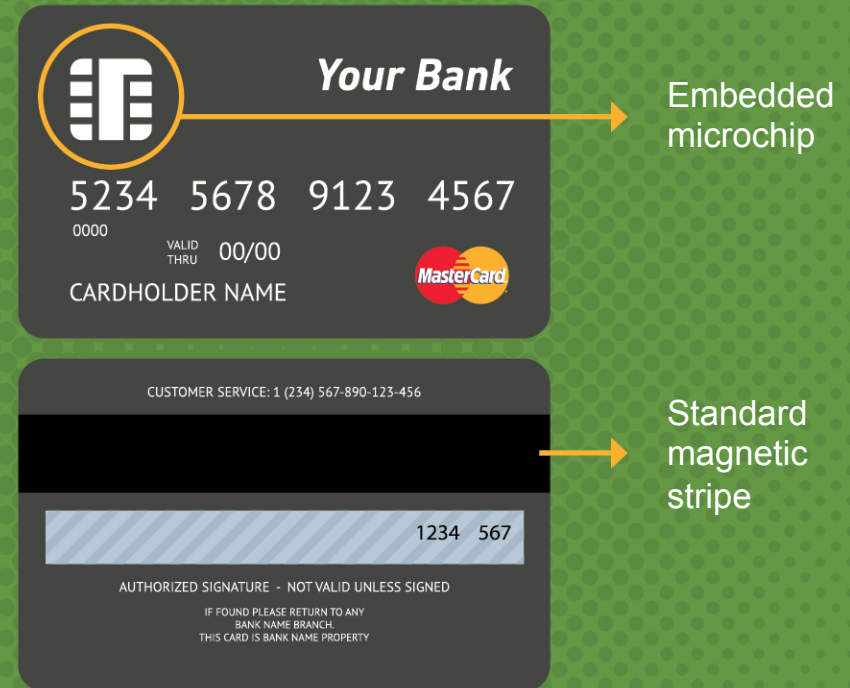
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Chip transition:

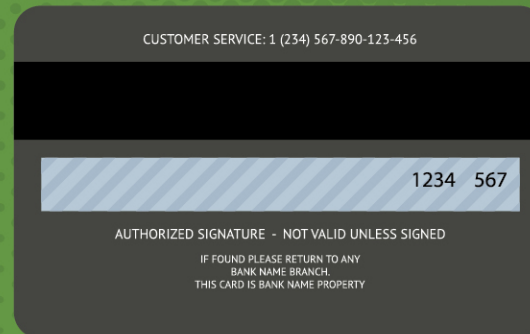
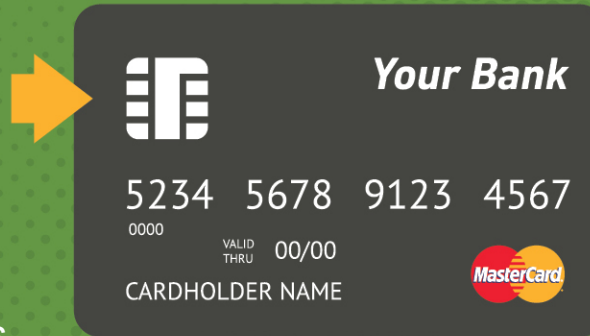
Chip and magnetic stripe



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Chip Card

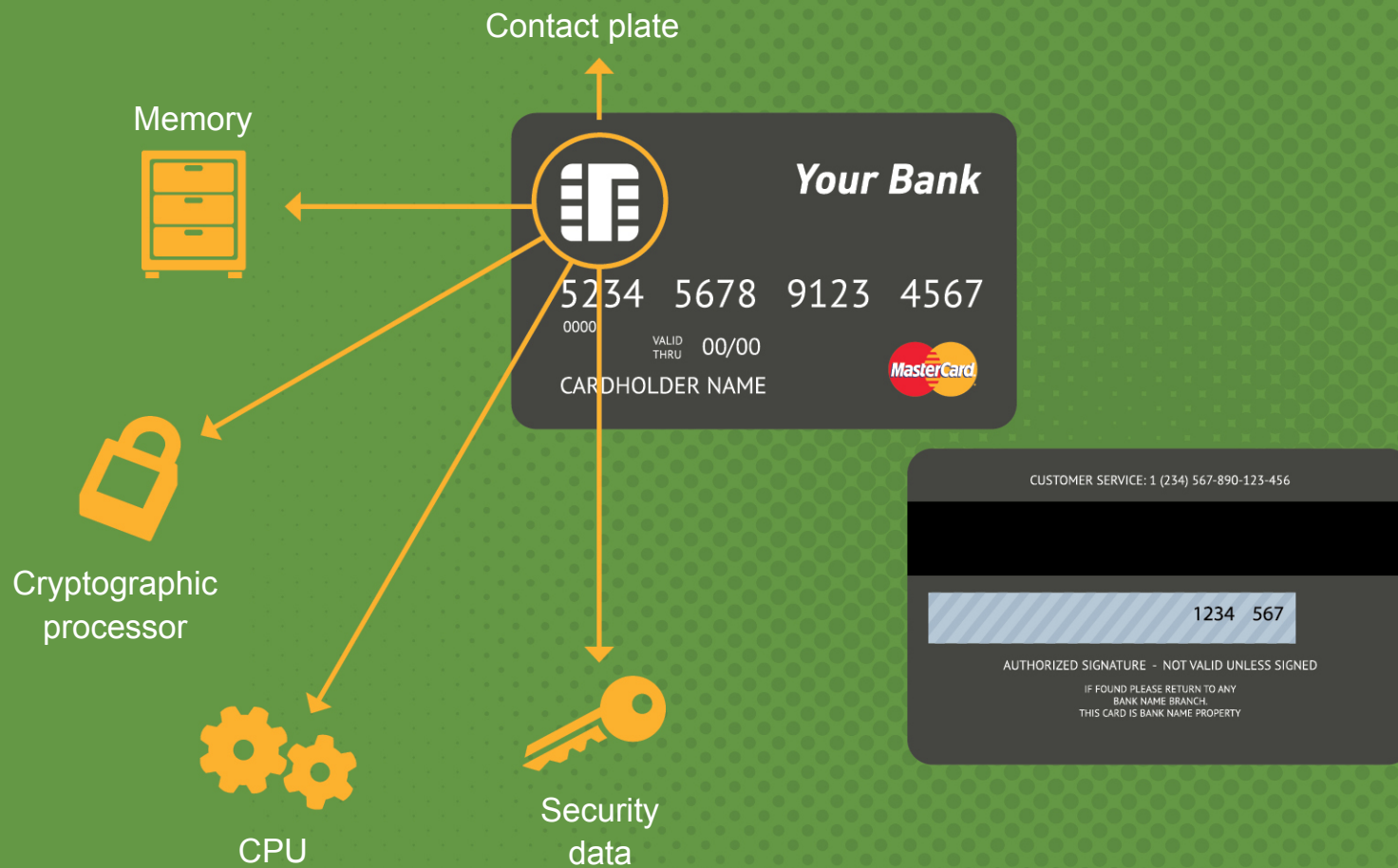
- Flexible content
- Dynamic
- High capacity
- Tailored to your needs



Magnetic Stripe Card

- Fixed content
- Static
- Limited data
- One size fits all
- More secure than cash

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Grow your business



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Customer preference

- Small businesses win on service, quality and the relationships that create loyal customers.
- You meet customer preference with the security guarantees of chip technology.
- Confident consumers spend more, more often.

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Brand message

- Secure payment technology removes any concerns about the transactions — you operate on par with any competitor.
- Modern payment technology signals that you are a savvy business person who keeps up with best practices and provides every convenience for customers.
- The combination of local, specialized and personal service with seamless and secure payment technology is very appealing to consumers.

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It's easy

- With a gold or silver chip embedded in their new chip card, consumers have everything they need.
- They follow simple directions at check-out, inserting their cards into a chip reading terminal instead of sliding their cards through a magnetic stripe reader.
- No one gets stuck — the first wave of cards has both chips and magnetic stripes so that everyone can make the transition.

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Advanced security



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Magnetic stripe

- Magnetic stripe cards store payment data that can be compromised and used to create a counterfeit card.
- The stripe includes:
 - Cardholder name
 - Account number
 - Expiration date
 - CVC code
- Your business processes all this payment data when you take card payments.
- This is why businesses should be PCI/DSS compliant — and continue to upgrade to the latest technology to maximize their security.

Data theft


- The data on the magnetic stripe provides everything needed to create a functioning counterfeit card.
- The payment network is secure, so criminals try to hack-in to steal payment data flowing from your in-store system.
- They program the stolen data onto the magnetic stripe of a fake card.

EMV secures you

- Chip technology moves payment data from the magnetic stripe to a small gold or silver chip embedded in the card.
- The chip on the card and the terminal work together to generate an encrypted code which makes each transaction unique.

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Don't be a victim

- With chip payments, the data needed for counterfeit cards is harder to get — there's nothing valuable to steal.
- EMV sends the message that your business is too hard to hack.

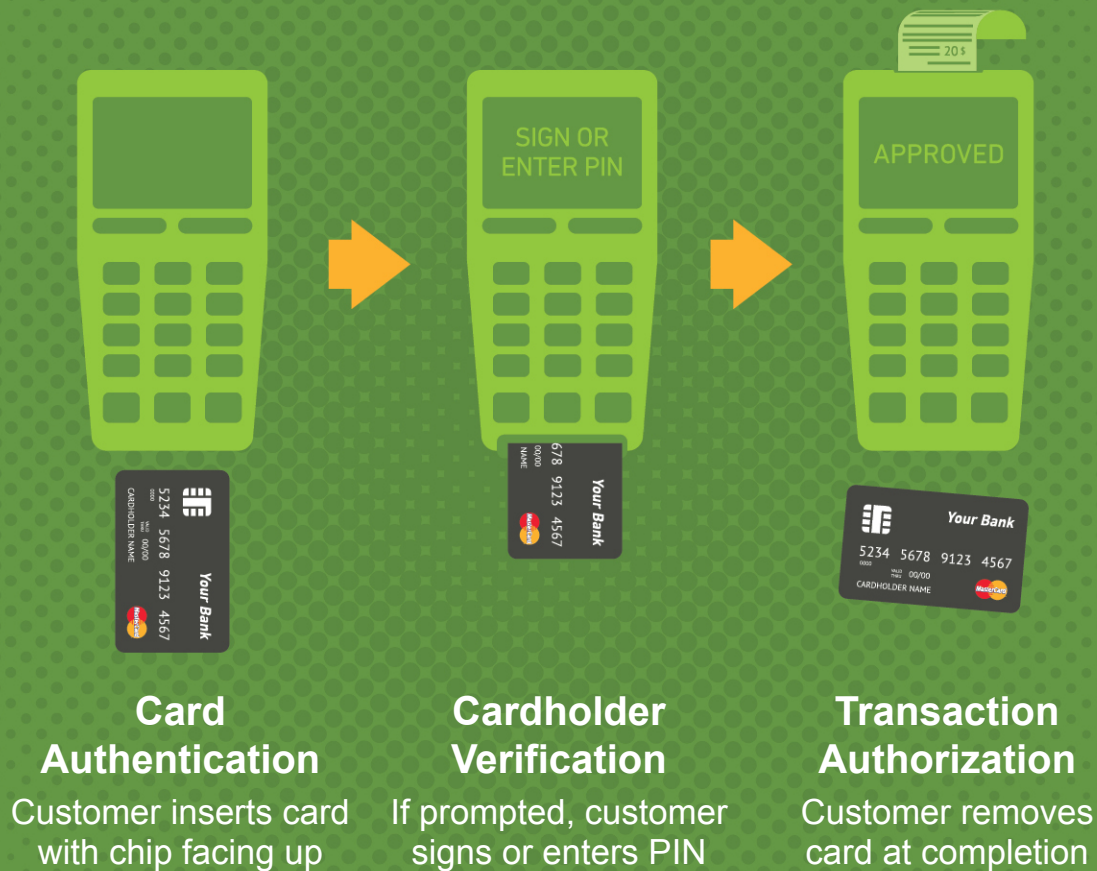
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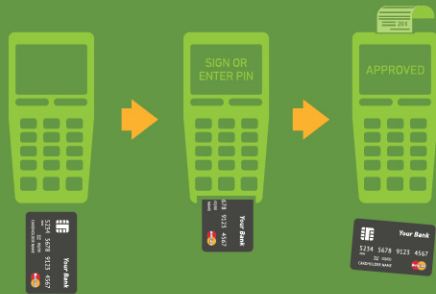
EMV basics:

Transaction flow



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Chipping-in pays off



- No more sliding cards.
- Chip-in — consumers insert the chip end of their card into chip-enabled payment terminals.
- If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and commit fraud.
- It's working around the world — and now it starts working for you.

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New fraud liability rules



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Liability-free upgrade

- Starting in October, businesses who don't upgrade to chip technology are liable for any counterfeit fraud transactions at their locations.
- Banks are liable for any counterfeit fraud if you have chip terminals and they haven't yet issued a chip card.

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Payment terminals



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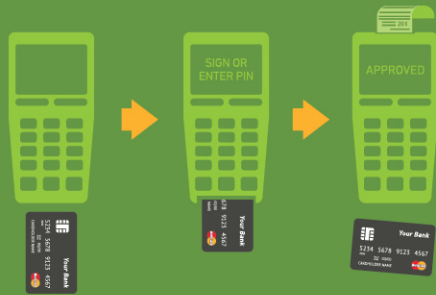
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Payment terminals

- New terminals process both chip and traditional magnetic stripe payment cards, so that no sale is ever lost.
- Ask your processor about one-time cost, purchasing vs. leasing, and fees over time to get the best value.
- When you upgrade, make sure your new terminals will also process mobile payments — NFC technology.

Give customers what they want:

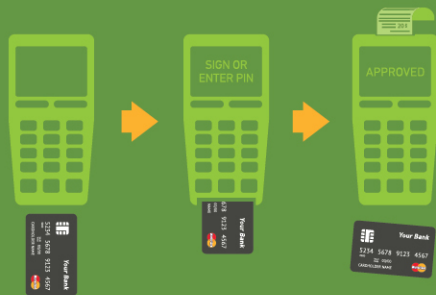
Convenience + Security



- Upgrading your terminals is the right time for new technology — Near Field Communication, or NFC.
- NFC technology enables smartphones and other devices to establish radio communication with each other.
- NFC readers allow you to accept secure payments from mobile wallets and apps that people use to pay in-store.
- Most new devices are both EMV and NFC enabled, allowing you to accept EMV cards, magnetic stripe cards and NFC-driven mobile solutions.

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Progress



- Consumers, businesses and the banks that issue cards all benefit from advances in electronic payment technology.
- Improvements in the technology of electronic payments, like EMV chip or NFC, are supported by interchange paid when businesses accept card payments.
- This small fee ensures cards are affordable for every consumer and allows small businesses to compete by offering the same level of convenience and security as big retailers.

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