



### **We've got you Covered.**

Our payments partner, OpenEdge has invested time and resources to ensure we have EMV solutions in place that minimize disruptions to your business. The heavy lifting has already been done on your behalf, allowing you to quickly implement EMV in your payments environment.

### **What is EMV?**

EMV (Europay, MasterCard, Visa) is fraud-reducing technology that is being adopted in the US. It helps to reduce the use of counterfeit, lost or stolen credit cards during card-present transactions. Card holders are being issued new credit cards that include an embedded chip in the card which interacts with the hardware used by the merchant, ensuring the card is valid and belongs to that card holder. EMV replaces older magnetic stripe card technology while providing global interoperability. To learn more about EMV, please visit: [www.openedgepay.com/emv](http://www.openedgepay.com/emv)

### **What all this Means to You.**

EMV is not a law, nor is it mandatory. However, after the flurry of recent high profile data breaches, the industry has agreed to a liability shift to occur in **October of 2015**. This means, the liability for card-present counterfeit fraud will reside on you, the merchant, not the card issuer, if you do not have a certified EMV terminal to read an EMV card. The EMV terminal provides the dynamic authentication data required to ensure the transaction is secure.



### **Our EMV Solution with OpenEdge.**

Our solution delivers an integrated, certified secure payment processing solution that minimizes the level of effort needed for implementation and includes ongoing updates to keep the payment technology current. Our EMV solution with OpenEdge supports multiple peripheral device options and is Card Brand-certified, providing these benefits:

#### **Swift Implementation.**

We can prepare you for EMV now. All that is needed is purchasing an EMV hardware device.

#### **Future-Proof.**

In addition to EMV capability, all of these devices support Apple Pay contactless transactions when EMV is enabled and continue to incorporate trending payment technologies.

#### **Device Flexibility.**

EMV and magnetic stripe technologies will co-exist for some time. Your EMV hardware will accept all transaction types.

### **Order Your EMV Hardware Today.**

EMV supported terminals from OpenEdge are available for you to purchase today. We also offer a rental program to help you manage the expense of the new devices.

- IPP320
- ISC250



**To order your EMV hardware today, please visit:**

[https://openedgepayments.com/emv/hardware/order/tritech\\_zspd6w.html](https://openedgepayments.com/emv/hardware/order/tritech_zspd6w.html)

**For more information on how we can help you with EMV-readiness, and to order your EMV-capable device, please contact us.**