

EMV Migration Forum and Payments Security Task Force Launch CHIP IN, an Industry-wide EMV Chip Education Initiative

PRINCETON JUNCTION, NJ, AUGUST 19, 2015 – The Payments Security Task Force and the [EMV Migration Forum](#) today announced the launch of the industry-wide [CHIP IN Education Initiative](#).

“After only one successful transaction, consumers understand how to use their new chip cards. We want to make their first impression with chip technology a positive one, and make paying with chip the ‘new normal’ this year,” said Randy Vanderhoof, director of the EMV Migration Forum. “To meet this goal, the EMV Migration Forum and the Payments Security Task Force are asking the industry to expand education efforts by participating in the new CHIP IN Education Initiative.”

[GoChipCard.com](#) is a comprehensive site providing instructions for successful chip card transactions along with information about what chip cards are, the security they deliver and reference materials for consumers, issuers and merchants.

What Is the CHIP IN Education Initiative?

The same cross-industry organizations that delivered the [GoChipCard.com](#) educational website are now asking industry stakeholders to chip in and help expand efforts to educate consumers and small businesses about the new cards appearing in their wallets and their stores.

How Can Industry Participants Help?

The initiative provides issuers, merchants, acquirers and others with educational messages and materials that can be shared through social media and other channels.

For those that [sign up](#) to join the initiative, participants will receive a weekly email which includes:

- Pre-drafted social media posts and hashtags
- Free educational downloads including useful visual aids, training guides, FAQs, infographics and more
- Ways to use resources to maximize educational value
- Media interview tips
- Methods to encourage visits to [GoChipCard.com](#)

“Awareness and these resources help make that first chip card transaction a positive experience, whether you’re shopping or helping your customer,” said Carolyn Balfany, senior vice president, MasterCard. “This is the latest in a series of steps that we’re taking to help all U.S. customers and cardholders to understand the many benefits of the upgrade to chip.”

“The CHIP IN Education Initiative is another tool we can use to support the transition to chip technology in the U.S. All of those in the payments ecosystem have demonstrated a shared commitment to easing the transition to chip technology, and, through continued collaboration on initiatives like CHIP IN, we can help educate consumers and small businesses as to how chip technology can help reduce fraud and increase payment security,” said Stephanie Ericksen, vice president of Risk Products at Visa, Inc.

Join the CHIP IN Education Initiative here: www.emv-connection.com/chip-in.

The first weekly email will be sent during the week of August 24th, so industry participants are encouraged to join before then.

“We look forward to seeing everyone chip in to make the U.S. EMV chip migration a success,” added Vanderhoof.

About U.S. EMV Chip Migration

Commonly used globally in place of magnetic stripe, EMV chip technology helps to reduce card fraud in a face-to-face card-present environment; provides global interoperability; and enables safer transactions across contact and contactless channels. Chip implementation was initiated in the U.S. market in 2011 and 2012 when American Express, Discover, MasterCard and Visa announced their roadmaps for supporting a chip-based payments infrastructure. Readiness targets to support EMV have been established, with liability shifts for managing fraud risk in a face-to-face environment set for October 2015.

About the Payments Security Task Force

The Payments Security Task Force was formed in early 2014 to drive executive-level discussion for the purpose of enhancing payments system security. The Task Force includes a diverse group of participants in the U.S. electronic payments industry, including payment networks, banks of various sizes, credit unions, acquirers, retailers, point-of-sale device manufacturers and industry trade groups.

Among the Task Force participants are American Express, Bank of America, Capital One, Chase, Citi, Credit Union National Association, Discover, First Data, Global Payments Inc., Kroger, National Association of Federal Credit Unions, Marriott, MasterCard, Navy Federal Credit Union, Sheetz, Shell, Subway, US Bank (Elavon), Vantiv, VeriFone, Visa Inc., Walgreens, and Wells Fargo & Company.

About the EMV Migration Forum

The EMV Migration Forum is a cross-industry body focused on supporting the EMV chip implementation steps required for payment networks, issuers, processors, merchants, and consumers to help ensure a successful introduction of more secure chip technology in the United States. The focus of the Forum is to address topics that require some level of industry cooperation and/or coordination to migrate successfully to chip technology in the United States. For more information on the EMV Migration Forum, please visit <http://www.emv-connection.com/emv-migration-forum/>

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