

ARE YOU READY FOR EMV?

Be the first to market before your competitors
– Partner with Moneris, the EMV leader.

The U.S. experiences approximately \$8.5 billion in fraudulent card transactions every year, and starting in October of 2015, merchants may be responsible for paying for those losses.

Europay, Mastercard, and Visa (EMV) smartcard technology is now available in the U.S. to help prevent card fraud. However, the shift to EMV – a proven global payment security technology – has major implications for every merchant in the U.S.

Companies that decide not to adopt EMV standards when accepting card payments could be held responsible for fraudulent card present transactions with EMV-enabled cards. It means without an EMV-enabled terminal, EMV card-issuers won't protect you from fraudulent transactions and the risk will reside with the business.

EMV is Here

There's no getting around it; EMV is here and the migration replaces magnetic-stripe, or mag-stripe, payment cards with safer chip-based cards.

This means every point-of-sale (POS) terminal must be a chip-capable unit. Not only will hardware require upgrades, but the software on the system will require updating to support new EMV transaction requirements.

Moneris Understands EMV

Why Moneris?	Benefits
EMV Developer Ready Specs	<ul style="list-style-type: none">• Faster and easier integration than any other payment processor
Layered Approach to Data Security	<ul style="list-style-type: none">• Includes EMV, end-to-end encryption, and tokenization
Pioneer in EMV Conversion	<ul style="list-style-type: none">• Over a decade of processing EMV transactions with more than 3 billion credit and debit card transactions per year

Let us help you become EMV ready today!
Visit **monerisusa.com**, call **(866) 423-8475**
or e-mail **partnerships@moneris.com**.



We are Ready

- No payment processor in North America has more experience in handling EMV transactions.
- As one of North America's largest, most reputable payment processors, Moneris offers advanced payment solutions with hassle-free, innovative, and secure service that enhances the customer experience and makes payment processing an investment for merchants.
- Created in 2000 as a joint venture between the Royal Bank of Canada (RBC) and Bank of Montreal (BMO) (including a U.S. headquarters in Chicago), Moneris was the first to support EMV in Canada and the largest North American payment processor of EMV transactions.



BE PAYMENT READY