

EMV Chip Card technology is here. **Is your business ready?**

EMV is a safer technology for processing payments.

Often referred to as Chip Card technology, EMV was jointly developed in the mid 90's by Europay, Mastercard and Visa. It has become the world standard for face to face credit debit transactions. The chip enabled card dramatically increases the security of the transaction at the point of sale.



Why do I need new technology?

The card brands are shifting the counterfeit card liability from the card issuing bank to any merchant not utilizing EMV technology after October 1, 2015. All retail merchants need to upgrade their equipment to avoid this exposure.

Can I use my phone lines to process or do I need to use my internet connection?

While it's possible to use phone lines, the transactions are considerably slower and can also cause the terminal to time out. It is highly recommended to utilize the internet when processing EMV transactions!

Can my EMV terminal process a magnetic stripe card?

Yes. All EMV terminals used by Banc Card will also have a magnetic stripe reader. In addition, all cards in the foreseeable future will be issued with both a chip on the front and the magnetic stripe on the back.

Does EMV affect my card not present business?

No. Card not present transactions are currently not in the scope of EMV.

Does EMV change my pricing?

No. EMV has no effect on your pricing or interchange qualifications. Banc Card will continue to be your low cost provider that protects your rates.

Call Banc Card today for a free analysis of your EMV upgrade needs!



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