



## Fiserv Helping Financial Institutions Quickly and Efficiently Transition to EMV Standard

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- Fiserv offers an integrated, compliant and cost effective path to EMV-enabled debit and credit card issuance
- Comprehensive EMV solution includes strategic guidance, plastic procurement and card personalization, transaction processing, portfolio optimization with ROI analysis, risk management, and consumer and financial institution education
- Fiserv offers structured processes that are designed to minimize disruption to financial institutions during transition

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, is helping its clients transition to EMV™ chip-enabled cards by offering an integrated, compliant and cost effective path to EMV-enabled debit and credit card issuance.

"Only Fiserv has a full suite of EMV solutions and the comprehensive strategic guidance to help financial institutions through every step of this complex transition," said David Keenan, general manager, Network Solutions, Fiserv. "Fraud liability shifts are approaching quickly and financial institutions need to begin their migration now. Fiserv provides a clear path for card issuers to confidently migrate ahead of the industry deadlines."

The Fiserv solution is broad and includes strategic guidance, plastic procurement and card personalization, transaction processing, risk management, and consumer and financial institution education.

### Strategic Guidance

Fiserv has made significant investments in product development, technology, infrastructure, staffing and education to support financial institutions as they migrate to the EMV standard. Fiserv has taken a leadership role in shaping the industry and is aligned with other influential players through vendor partnerships and participation in the Smart Card Alliance and EMV Migration Forum. With this unsurpassed experience and expertise Fiserv can guide clients through every step of the migration process—from analyzing their payment card portfolios to optimizing penetration, activation and usage, to deciding on an operating system, chip size and authentication method. Fiserv will also provide valuable tools including ROI analysis, implementation checklists and consumer collateral.

### Plastic Procurement and Card Personalization

Fiserv offers flexible custom and standard plastic procurement and card personalization options that allow financial institutions to quickly and cost effectively implement an EMV program. Fiserv supports Visa, MasterCard, Discover and American Express payment applications, Java/GP or MULTOS operating platforms, online and offline authentication and a variety of chip sizes.

Financial institutions also have the option of instantly issuing EMV chip cards in the branch or providing a temporary instant debit card to be used until the permanent chip card arrives in the mail, increasing customer satisfaction and providing an opportunity for greater activation rates and transaction volumes.

### Transaction Processing

The Accel™ debit payments network from Fiserv has agreements in place with both Visa and MasterCard to use common debit EMV solutions. Fiserv processes and authenticates ATM, credit, debit and prepaid EMV transactions and can streamline and simplify the time and complexity of an EMV implementation. To effectively manage EMV card costs, Fiserv can enable clients to gradually transition their card portfolio to chip without a mass reissuance of their existing card base. Additionally, Fiserv can drive EMV-enabled ATM machines.

### Risk Management

As part of a comprehensive risk and fraud management solution, Fiserv offers a unique breadth of fraud and risk management solutions that detect, measure and defend against financial crime. These solutions incorporate EMV data into a holistic fraud defense system focused on mitigating portfolio risk against the complex and changing fraud scenarios for both card present and card-not-present behaviors.

### Consumer and Financial Institution Education

Educating staff and consumers about chip card technology will be critical to a successful migration to EMV standards—how the chip works, the value of chip technology and how to use the cards at payment terminals. Fiserv offers staff and consumer-facing solutions designed to create a smooth and simple transition to chip cards.

EMV™ is a trademark owned by EMVCo LLC.

### Additional Resources:

- For more information on the EMV solution from Fiserv, visit <https://www.fiserv.com/emv>

- EMVCo LLC - [www.emvco.com](http://www.emvco.com)

#### **About Fiserv**

This year, Fiserv, Inc. (NASDAQ: FISV) celebrates 30 years of leadership in financial services technology. As one of FORTUNE® magazine's World's Most Admired Companies, Fiserv is helping clients worldwide achieve best-in-class results by driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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