YOUR EMPLOYEES ARE ON THE FRONT LINE. ENSURE THEY’RE PREPARED FOR CHIP CARDS.

To encourage a smooth transaction experience for your employees—and customers—we recommend conducting ongoing training sessions to make sure the chip card checkout process is top of mind. Chip cards will have both an EMV chip and a magnetic stripe, so your employees should be prepared to guide customers through whatever transaction steps are required. Specifically, it’s important for employees to be familiar with:

- **Terminal procedures**—Both cashiers and customers need to acquaint themselves with inserting chip cards in payment terminals and leaving them there for the entire transaction. They also should familiarize themselves with the on-screen prompts for action. If the terminal is EMV-enabled, the terminal will prompt customers to insert their card. If the chip card doesn’t work when inserted, those prompts may direct customers to revert to swiping the magnetic stripe on their card.

- **Lost-and-found card policies**—As customers get used to the new process, they may be more likely to leave their cards in the terminal following a transaction. So now may be a good time to update your lost-and-found procedures and let employees know they should always remind customers to take their card after checking out.

To help ensure you and your employees are fully prepared for the new checkout process, Discover is offering the following downloadable EMV-readiness resources.

- Merchant Chip Card Guide
- Employee At-a-Glance POS Guides
- Employee Break Room Signage
- Employee Training Video
- In-Store Customer Awareness Materials

Connect with DISCOVER®
To access these resources, please visit discovernetwork.com/chip-card. For additional information about EMV, contact your Account Representative or visit gochipcard.com.

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THE FACTS ON CARD FRAUD

**50% of all fraud**

While the U.S. accounts for approximately 25% of global credit card transaction volume, it struggles with 50% of the fraud.²

**$11B**

U.S. fraud costs banks, merchants and consumers approximately $11 billion per year—and that number continues to rise.³

**U.S. CARD FRAUD BY TYPE**

- Lost/Stolen 14%
- Counterfeit 37%
- Card-Not-Present 45%
- Other 4%

*Lost or stolen and counterfeit cards account for 51% of credit card fraud in the U.S.⁴

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MERCHAND CHIP CARD GUIDE

BE READY FOR EMV.

Here’s what you need to know about chip cards—including how to get your employees up to speed.

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¹Business Insider, March 2014.
³Aite Group: Interviews with Card Executives from 18 of the Top 40 U.S. Issuers and Payment Networks, April and May 2014.
⁴Lost or stolen and counterfeit cards account for 51% of credit card fraud in the U.S.
ACCEPT CHIP CARD PAYMENTS—WITH CONFIDENCE.

Around the world, EMV or chip cards are the standard for secure point-of-sale (POS) transactions. With the U.S. home to nearly half of the world’s credit card fraud, migration to EMV is a critical step in preventing card-present fraud.

To encourage the timely adoption of EMV, the leading payment networks initiated an EMV Fraud Liability Shift that took effect in October 2015. From that point forward, merchants and acquirers who are unable to process chip card transactions because they haven’t upgraded to EMV-enabled terminals may be liable for card fraud that could have been prevented with the more secure technology.²

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**INSERTING**

When a chip card is presented at checkout, the customer should follow these steps.

1. Customer inserts chip card face up into terminal. (Card should not be removed until prompted.)
2. Terminal processes the transaction, while customer follows on-screen prompts and provides signature or enters a PIN as requested.⁴
3. Once transaction is completed and/or receipt is printed, customer removes card.

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**TAPPING**

If your store accepts mobile or contactless payments, the customer should follow these steps.

1. Customer taps chip card or mobile device on terminal.
2. Terminal processes the transaction, while customer follows on-screen prompts and provides signature or enters a PIN as requested.⁴
3. Once transaction is completed, receipt is printed.

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**SWIPING**⁵

If the terminal fails to read a chip card due to a technical issue, the merchant should follow network rules—having the customer swipe the card to complete the transaction. If customers don’t have a chip card, they should also follow these steps.

1. Customer swipes card.
2. Terminal processes transaction, while customer follows on-screen prompts and provides signature or enters a PIN as requested.⁴
3. Once transaction is completed, receipt is printed.

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Before you can begin taking chip card payments, you’ll need to enable your terminals—and this process differs based on the type of terminal you have. If you currently use a stand-alone terminal, you will need to obtain a terminal from your acquirer or POS provider that has been certified and enabled for EMV. If you use semi- or fully integrated solutions, you will need to contact your terminal provider(s) to ensure EMV enablement. Once you’ve readied your terminals for EMV transactions, it’s important to familiarize yourself and your employees with the new checkout experience.

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*Business Insider, March 2014.
¹ EMV Fraud Liability Shift for automated fuel dispensers takes effect in October 2017.
² Liability is transferred to the party with the direct relationship with Discover®.
³ Liability is transferred to the party with the direct relationship with American Express®.
⁴ If purchase is less than $50, verification may not be required.
⁵ If consumers are unsure of what to do, instruct them to swipe their card and follow the prompts on the terminal.