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# The Facts about EMV Security

## What is EMV?

Named after its original developers (Europay, MasterCard® and Visa®), this technology features payment instruments (cards, mobile phones, etc.) with embedded microprocessor chips that store and protect cardholder data.\*

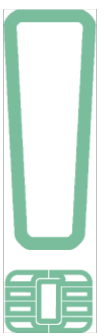
\*Source: [https://www.chasepaymentech.com/faq\\_emv\\_chip\\_card\\_technology.html](https://www.chasepaymentech.com/faq_emv_chip_card_technology.html)

Payment security is multi-layered, and EMV is only one important component.



## EMV BENEFITS

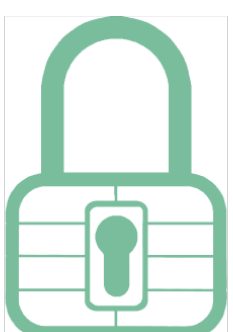
- Computer chip on card verifies transaction; generates authentication code that can only be used once.
- Data is cryptographically signed, preventing alteration.
- Virtually impossible to steal information, and data is not re-usable.



## EMV SHORTFALLS

- Cannot protect against card not present (CNP) fraud (e-commerce, mail order, telephone order).
- Does not secure actual card data stored for CNP transactions (recurring payments).
- Data is not safeguarded if manually entered in card present (CP) transactions.

The most secure solution includes EMV, plus encryption and tokenization.



## MOST SECURE SOLUTION

- **Certification:** EMV Level 1, 2 and 3 certified solutions provide maximum protection.
- **Encryption:** protects card data in transit – in CNP transactions or manually entered CP transactions.
- **Tokenization:** protects card data at rest/stored.