

THE STATE OF EMV IN THE U.S.

It's been two years since the EMV liability shifted in the U.S. and we've come a long way in the payments industry. Both card issuers and merchants continue to work hard to help with the EMV migration. Here's a snapshot on how the migration has gone in the U.S.:

EMV is everywhere:



By July 2017,

92%

of overall U.S. payments dollar volume was on EMV chip cards.¹



Today

45-50%

of card transactions in the U.S. are chip on chip.³

EMV adoption among merchants is on the rise:

98%

of U.S. credit purchase volume on EMV cards (197.4 million active cards).¹

86%

of U.S. debit purchase volume on EMV cards (251.1 million active cards).¹

52%

of U.S. merchants are equipped to accept EMV chip cards.³

EMV card usage by consumers is growing:

49%

of U.S. credit transactions were on chip cards at chip enabled terminals.¹



33%

of U.S. debit transactions were on chip cards at chip enabled terminals.¹



How did the top card brands do?

VISA

Over 420 million chip cards have been shipped - which is an increase over

160%

over last year.²

Over 2 million locations accept Visa chip cards - this number has increased

409%

since the migration began in 2015.²

Counterfeit card fraud for migrated merchants have reduced by

58%

by December 2016 compared to the previous year.²

There were 1 billion Visa chip transactions in the U.S. in March 2017 which is a

58%

increase over last year.²

MasterCard

According to EMV migration forum by the end of 2016, 47% of all Mastercard cards were EMV which has grown by

43%¹

78%

of the Mastercard credit cards were EMV and

26%

of the Mastercard debit cards were EMV.¹

There are

1.6M

devices activated to accept Mastercard EMV.¹

80%

of top 200 merchants' card present transactions are chip on chip with 26% locations active.¹



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