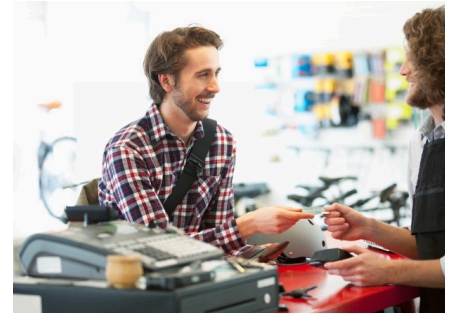

How EMV[®] will alter your customer's experience



It's going to take a little time—literally and figuratively—for customers to become accustomed to EMV.

Instead of swiping a card, customers will “dip” their EMV card into readers throughout each transaction. This process, coupled with the need to enter a PIN or sign at the end of each transaction for verification, will inevitably make checkout times a bit slower than they have been with magnetic swipe cards.

Not every card reader operates the same, so customers could experience a degree of confusion beyond the concept of inserting their own card. Typically, the credit card slot will be located at the top or bottom of the reader. Notably, users will need to be aware whether a PIN code or signature will be required to complete the transaction.

It will be an educational process. Customers might need to be reminded to leave their card in place until the transaction is completed—and some might need a reminder to retrieve their card from the terminal when the deal is done.

“But I don’t think the learning curve will be that bad,” says Joseph Smutz, director of product integration for Sage Payment Solutions. “Most people are accustomed to going to an ATM, putting their card in and punching in their PIN number. And after a few transactions, the staff for most businesses will understand how the whole thing works, getting used to things like what direction the card needs to go in.”

An alternative to “dipping” is contactless card reading, which requires near field communications (NFC) technology. payWave (Visa), PayPass (Mastercard), and ExpressPay are all examples of contactless payments that leverage NFC to give customers a “tap to pay” experience. And services like Apple Pay use an NFC-equipped mobile device to provide the benefits of contactless payments.

At the end of the day, customers need to know that EMV is there to prevent security breaches and reduce credit card fraud that can save millions of dollars and as many headaches. Consumers will no longer be entrusting credit cards to complete strangers and EMV technology will make life easier for U.S. travelers, particularly in Europe where they have long encountered difficulties using magnetic swipe cards.

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