Any sufficiently advanced technology is indistinguishable from magic.
- Arthur C. Clarke
EMV ROLLOUT

Debit EMV Card Issuance
- 2015 – 25% of US debit cards will be EMV cards
- 2016 – 57% of US debit cards will be EMV cards
- 2017 – 78% of US debit cards will be EMV cards
- 2018 – 85% of US debit cards will be EMV cards
- 2019 – 95% of US debit cards will be EMV cards

EMV ACCEPTANCE

Nearly 1.3M merchants are now accepting chip cards, a 36% increase in the last year.

POST-EMV FRAUD TRENDS

U.S. Credit/Debit Card Fraud Losses, 2010 to 2019 ($Bn Millions)

- 2010: $1.5
- 2011: $1.2
- 2012: $1.1
- 2013: $0.9
- 2014: $0.7
- 2015: $0.6
- 2016: $0.5
- 2017: $0.4
- 2018: $0.3
- 2019: $0.2

Source: AITEC Group
Simply blocking off one of the avenues of attacks by fraudsters isn’t enough to make fraud vanish.

Ross Anderson
Professor of Security Engineering at University of Cambridge
"THE FUTURE" 40 years ago

BEYOND EMV

MOVING FORWARD

CURRENTLY TOKENIZED
- Apple Pay
- Samsung Pay
- Microsoft Wallet
- MasterPass
- Android Pay
- PayPal

TRANSITIONING NOW
- VISA Checkout
- Chase Pay
- Certain Bank-branded apps
NOTHING **STATIC**

0920b021453353507064
42396271068158138
217669500206432013
57855533510214922
54560000280487083766

NOT ALL **CREATED EQUAL**

Network Centric

Merchant Centric

SECURING ECOMMERCE WITH TOKENS
Push Provisioning

End of 2017
Every new accounts walks out of the branch with their card added to their mobile wallet*

*Subject to network support and availability

Tokenization Enables The Internet of Things

Drive Thru
THANK YOU!

QUESTIONS?

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