

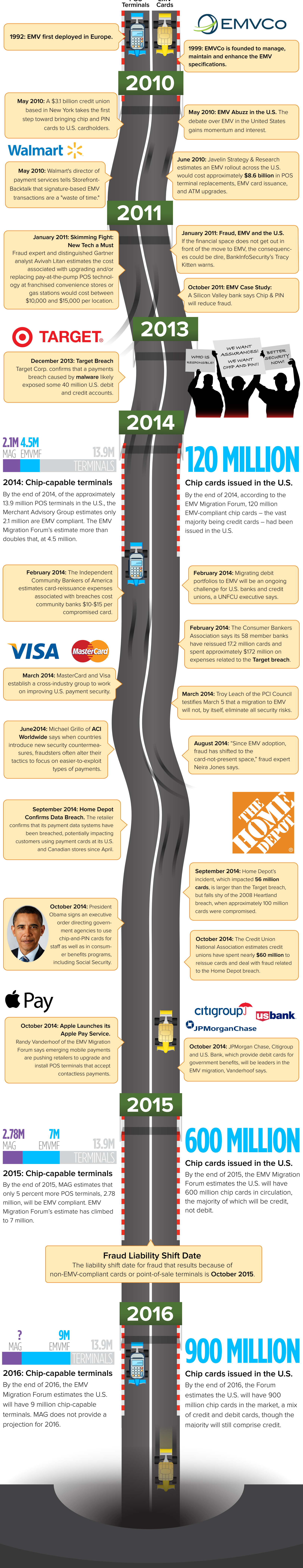
# U.S. Migration to EMV

## Estimates for Adoption Between 2014 and 2015



The U.S. payments migration away from magnetic-stripe cards to EMV-compliant chip cards is in full swing, thanks in part to massive breaches at retailers such as Target and Neiman Marcus. With banking institutions and retailers scrambling to get chip cards issued and point-of-sale systems upgraded before the card brands' October 2015 fraud liability shift date, here's an overview of where the market is now and where it is expected to be by October.

## EMV ADOPTION: A Race Against Time



### Key takeaways:

- Banking institutions, merchants are not going to make October 2015 liability shift date
- The U.S. will not be completely upgraded and ready for shift away from mag-stripe
- Banks are winning the race and will be further along in their EMV card issuance than merchants are with EMV POS deployments

View this infographic online

<http://www.databreachtoday.com/infographic-us-migration-to-emv-a-7785>

### Sources

Visa, EMVCo, Chase Paymentech, EMV Migration Forum, Research and Markets, Merchant Advisory Group, the White House, StorefrontBacktalk, MasterCard

# Data Breach

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