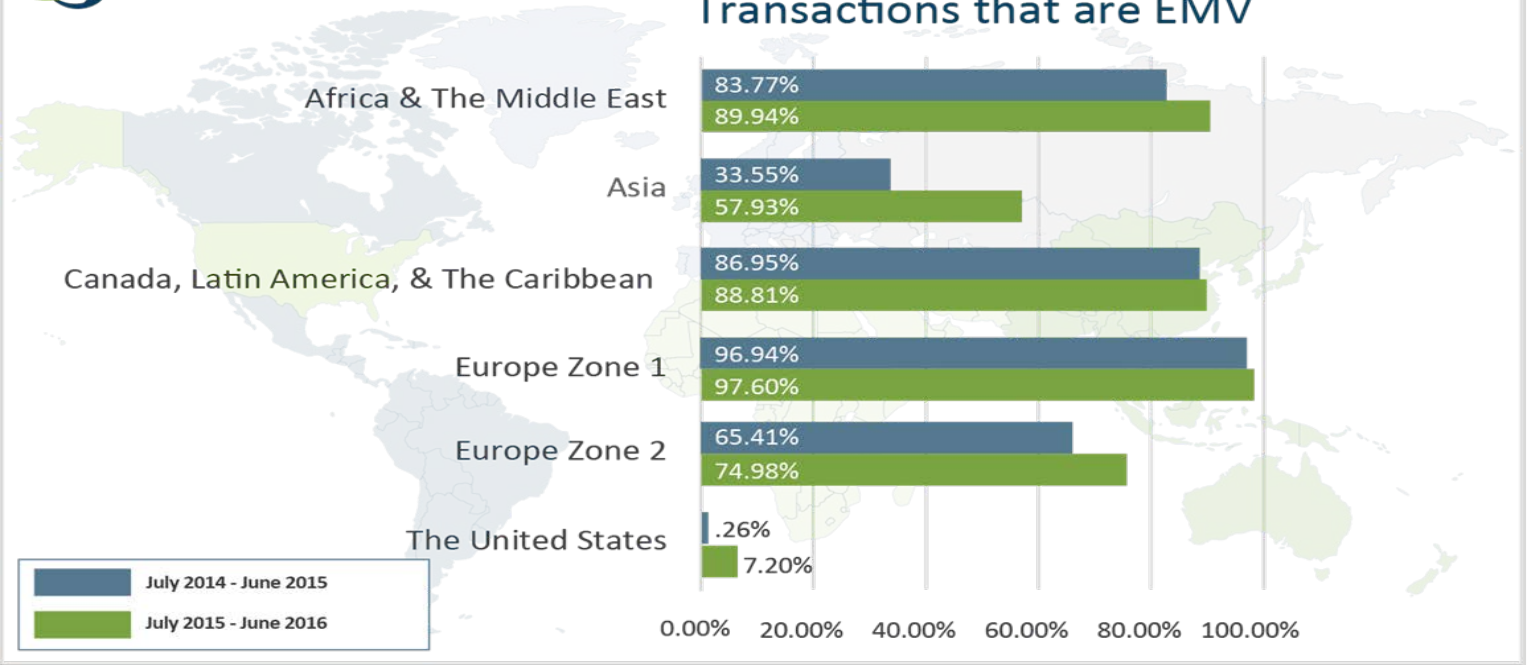


Percentage of Card-Present Transactions that are EMV



Figures represent the percentage of all card-present transactions processed by each member institution that are EMV transactions (Contact or Contactless). The reported data (blue bar) is from the twelve months of July 2014 through June 2015 and (green bar) the twelve months of July 2015 through June 2016; the data represents the most accurate possible data that could be obtained by American Express, Discover, JCB, MasterCard, UnionPay, and Visa during this period. To qualify as an "EMV transaction" for the purpose of this methodology, both the card and terminal used during a transaction must be EMV-enabled. Data is reported from the acquirer perspective. These figures do not include offline transactions, "on us" transactions (defined as a transaction handled exclusively by another processor), and/or transactions processed by non-EMVCo-member institutions, such as local schemes.

Worldwide EMV Deployment: Regional Definitions

Canada, Latin America and The Caribbean	Asia Pacific	Africa and the Middle-East	Europe Zone 1	Europe Zone 2
Canada Mexico All Central American Countries All South American Countries All Carribean Countries	Australia New Zealand Greater China Japan North & South Korea Mongolia India Sri Lanka Bangladesh Bhutan Nepal South & South-East Asia	All African Countries The Middle East Levant	Andorra Austria Belgium Bulgaria Cyprus Czech Republic Denmark Estonia Finland France Germany Gibraltar Greece Greenland Hungary Iceland Ireland Israel Italy Liechtenstein Latvia Lithuania Luxembourg Malta Netherlands New Caledonia Norway Poland Portugal Romania Slovak Republic Slovenia Spain Sweden Switzerland Turkey UK	Albania Armenia Azerbaijan Belarus Bosnia & Herzegovina Croatia Georgia Kazakhstan Kyrgyzstan Macedonia Moldova Serbia & Montenegro Tajikistan Turkmenistan Russia Ukraine Uzbekistan