

EMV Chip Transaction Figures Published by EMVCo

New data will track the real-world usage of EMV® chip technology in the global marketplace

4 November 2014 – Official figures released by the global technical body EMVCo show that nearly 30% of all card-present transactions conducted globally between July 2013 and June 2014 used EMV chip technology.

The data represents all EMV chip card-present transactions – both contact and contactless – as processed by EMVCo’s members, American Express, Discover, JCB, MasterCard, UnionPay and Visa. To qualify as an EMV chip transaction, both the card and terminal used during the payment must be EMV chip-enabled.

Europe Zone 1 has the highest percentage of EMV chip transactions accounting for over 96% of card-present payments. This is followed by Canada, Latin America and the Caribbean, where collectively over 83% of card-present transactions are EMV chip-enabled, and Africa and the Middle East which has an EMV chip transaction volume of nearly 76%.

Europe Zone 2 and Asia are two regions which are in the process of adopting EMV chip technology and had transaction volumes of over 50% and 19% respectively. The United States, which is currently in the process of migrating its payment infrastructure to EMV chip technology, reflected 0.03% of its transactions as EMV chip-based.

Tac Watanabe, current EMVCo Executive Committee Chair, commented: “It recently became possible for all six members of EMVCo to gather EMV chip transaction-level data, which accurately reflects card-present payments as they are occurring in the marketplace. We recognise that this showcases real-world usage of the technology and offers a metric to track actual EMV chip activity. It is the first time we have collated and published transaction volumes and EMVCo plans to ensure these new statistics are available to the payments community on a bi-annual basis.”

EMVCo, which facilitates worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Chip Specifications and related testing processes, has published an average of transaction data which spans 12 months to take into consideration seasonal variations.

“Adoption of EMV chip technology promotes a unified international payments framework, which supports an advancing range of secure payment methods, technologies and acceptance environments,” explained Sean Conroy, current Board of Managers Chair. “As expected, in regions where EMV-cards are widely deployed and the acceptance infrastructure is established, EMV transaction activity is much higher. As more and more countries move to secure EMV chip transactions, the payments industry can start to establish a truly global, interoperable payment environment.”

Data reflects authorisation traffic and is reported from the acquirer perspective. These figures do not include offline transactions, transactions handled exclusively by another processor, or transactions processed by non-EMVCo members, such as local payment schemes. To see the full data, visit http://www.emvco.com/about_emvco.aspx?id=202.

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Notes to Editors:

Due to confidentiality restrictions, only the published aggregated percentage figures can be provided by EMVCo. Further regional breakdowns are not available.

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About EMVCo:

EMVCo is collectively owned by American Express, Discover, JCB, MasterCard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications. To provide all payment stakeholders with a platform to engage in its strategic and technical direction, EMVCo operates an [Associates Programme](#) and encourages all interested parties to get involved.

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