

## **Number of EMV Chip Payment Cards in Global Circulation Increases to 4.8 Billion**

*Latest figures from EMVCo reveal sustained global increases in EMV® chip card issuance and EMV chip-based transaction volumes*

**23 June 2016** – Global technical body EMVCo today reports sustained growth in the worldwide adoption of EMV chip technology. Official figures of aggregated data show that by the end of 2015, the number of EMV payment cards in global circulation increased, year on year, by 1.4 billion to 4.8 billion.

In addition, EMVCo reports that 35.8% of all card-present transactions conducted globally between January and December 2015 used EMV chip technology\*, up from 32% for the same period in 2014.

The latest statistics highlight that EMV chip card adoption rates continued to increase in all the mature regions by the end of 2015:

- Europe Zone 1, EMV chip card adoption rate: 84.3% (up from 83.5% in 2014)
- Canada, Latin America and the Caribbean, EMV chip card adoption rate: 71.7% (up from 59.5% in 2014)
- Africa and the Middle East EMV chip card adoption rate: 61.2% (up from 50.5% in 2014)
- Europe Zone 2 EMV chip card adoption rate: 52.3% (up from 40.4% in 2014)
- Asia Pacific EMV chip card adoption rate: 32.7% (up from 25.4% in 2014)

Europe Zone 1 maintained the highest percentage of EMV chip transactions, which accounted for 97.3% of card-present payments. 87.9% of card-present transactions were EMV chip-enabled in Canada, Latin America and the Caribbean, while in Africa and the Middle East, usage accelerated to 87.1%.

In Europe Zone 2, EMV chip transactions reached 71.8% of card-present payments. Significant advancements were also made in Asia Pacific, with the percentage of card-present EMV chip transactions rising to 40.3%, marking a nearly 50% increase from 2014.

In the United States the EMV transition started to accelerate in 2015 and is continuing apace in the first half of 2016.



“The global adoption of the EMV Specifications is imperative to the development of a more secure and interoperable payments industry,” comments Mike Matan, current Chair of the EMVCo Executive Committee. “EMVCo welcomes engagement with interested parties from across the payments ecosystem and supports a number of initiatives to enable the payments community to be actively involved in developing, enhancing and evolving future specifications.”

EMVCo’s eighth annual EMV User Meeting, which takes place in Copenhagen, Denmark on 28-29 June 2016, provides a forum for payment industry stakeholders to gain insight into EMVCo’s current work priorities and development roadmap. For further details and to register, please visit the [EMVCo website](#).

To see the full data, visit the [EMVCo website](#).

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\*The data is reported individually by American Express, Discover, JCB, MasterCard, UnionPay and Visa to a neutral third party and aggregated confidentially for the noted period.

**Notes to Editors:**

EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

**About EMVCo:**

EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes. Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are designed to be flexible and can be adapted regionally to meet national payment requirements and accommodate local regulations. EMVCo makes the EMV Specifications available on a royalty-free basis to all industry participants and to the public.

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, the EMVCo [Associates Programme](#) receives significant input from its Business and Technical Associates, which consist of industry participants including issuers, acquirers, payment networks, merchants, manufacturers, technology providers and testing laboratories from numerous countries. Any interested party is able to join EMVCo’s [Subscriber Service](#), which provides access to advance information regarding new developments and draft documents, and the opportunity to provide feedback and input on the work of EMVCo.

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