



INCREASING EMV CARD AND TERMINAL DEPLOYMENTS CONFIRM EMV AS GLOBAL PAYMENT STANDARD

06 October 2010: As of 1 September 2010, over one billion EMV^{®*} cards and 15.4 million EMV terminals were active globally. These are the latest EMV deployment figures reported by EMVCo, the EMV standards body collectively owned by American Express, JCB, MasterCard and Visa.

The official figures, which represent the latest statistics from American Express, JCB, MasterCard and Visa as reported by their member financial institutions globally, highlight the growing usage of EMV technology worldwide with 36 per cent of total cards and 65 per cent of total terminals in circulation based on the EMV standard.

In response to the market's uptake of EMV technology globally, the standards body has, for the first time, reported the figures by region. Regional definitions have been dictated by the payment systems' existing reporting format**. Europe Zone 1 has the highest adoption of EMV technology with 555.7 million cards and 9.4 million terminals, which represents an adoption rate of 65.4 per cent of cards and 84.7 per cent of terminals currently active in the region.

Within the Asia-Pacific region, 305.1 million cards and 3.2 million terminals were in operation, followed by the Canada, Latin American and the Caribbean region which has 182.2 million cards and two million terminals in circulation. These two regions share a similar rate of adoption with 26.6 per cent and 26.4 per cent of total cards, and 41.6 per cent and 55.6 per cent of total terminals EMV compliant respectively.

In Europe Zone 2, 22.8 million cards and 458,000 terminals are active, an adoption rate of 11.5 per cent of cards and 61.2 per cent of terminals; while 16.8 million cards and 348,000 terminals are deployed in Africa and the Middle East, an adoption rate of 13.7 per cent of cards and 62.5 per cent of terminals. The United States of America is excluded from the figures as there are currently no EMV programmes deployed.

Mr Jim Lee, current Chair of the EMVCo Executive Committee, comments: "Breaking down the one billion deployment figure by region enables us to clearly see the significant growth of EMV card and terminal adoption and the continued acceptance of EMV as the global payment standard worldwide. By



calculating the adoption rates and illustrating the increasing percentage of active EMV card and terminals in relation to the total user base, EMVCo has additionally been able to put these figures into context and clearly demonstrate the uptake of the standard.”

With an ever-increasing number of EMV stakeholders, Mr Lee highlights that EMVCo remains committed to advancing the EMV Specifications in line with the emerging requirements of the global payments industry. He adds: “EMVCo has sought to increase industry engagement in the ongoing development of its specification by introducing the EMVCo Associates Programme earlier this year which offers a number of participation opportunities. These allow EMV stakeholders to play a more active role in guiding the organisation’s strategic and technical direction, and will broaden access and participation in EMVCo’s development work. We recognise that this will further facilitate the global relevance and adoption of EMV through increased accessibility and understanding of the technology.”

To find out more about the EMVCo Associates Programme and the latest updates on EMV technology visit www.emvco.com.

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Notes to Editors:

*EMV is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo.

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** Regional Definitions

Worldwide EMV Deployment and Adoption*

Region	EMV Cards	Adoption Rate	EMV Terminals	Adoption Rate
Canada, Latin America, and the Carribbean	182,185,043	26.4%	2,000,000	55.6%
Asia Pacific	305,126,927	26.6%	3,200,000	41.6%
Africa & the Middle East	16,841,874	13.7%	348,000	62.5%
Europe Zone 1	555,688,434	65.4%	9,400,000	84.7%
Europe Zone 2	22,817,271	11.5%	457,800	61.2%
United States†				
TOTALS	1,082,659,549	36.0%	15,405,800	65.0%

* Figures reported in September 2010 and represent the latest statistics from American Express, JCB, MasterCard and Visa, as reported by their member financial institutions globally.

† Figures do not include data from the United States.



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 Caribbean 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

* Data from the United States has not been incorporated into EMVCo's reported statistics. Accordingly, it is not incorporated into the defined regions.

About EMVCo

EMVCo LLC was formed in February 1999 by Europay, MasterCard and Visa to manage, maintain and enhance the EMV®* Integrated Circuit Card Specifications for Payment Systems. With the acquisition of Europay by MasterCard in 2002, JCB joining the organisation in 2004 and American Express becoming its fourth member in 2009, EMVCo is currently operated by American Express, JCB, MasterCard and Visa.

EMVCo's primary role is to manage, maintain and enhance the EMV Integrated Circuit Card Specifications to ensure interoperability and acceptance of payment system integrated circuit cards on a worldwide basis.

EMVCo also maintains type approval processes for terminal compliance testing and Common Core Definitions (CCD) and Common Payment Application (CPA) card compliance testing. These testing processes ensure that a single terminal and card approval process is developed at a level that will allow cross payment system interoperability through compliance with the EMV specifications. Additional information can be found at www.emvco.com.