



Latest Figures Demonstrate Continued Global Adoption of EMV Technology

17 January 2012 – Adoption of EMV® as the universal payment standard gained further traction in 2011, with official figures revealing that over 42 percent of all payment cards and nearly 76 percent of all terminals in circulation globally¹ are based on EMV technology.

The figures have been released by EMVCo, the EMV standards body collectively owned by American Express, JCB, MasterCard and Visa, and represent the latest statistics from their respective member financial institutions globally. Today, there are in excess of 1.3 billion EMV payment cards in global circulation and more than 20 million EMV based acceptance terminals active worldwide.

Patricia Partelow, Chair of the EMVCo Executive Committee, comments. “As the figures demonstrate, EMV technology continues to be deployed globally, creating a truly interoperable chip-based consumer payment infrastructure. Adoption of the technology is important as it provides a variety of risk management parameters and cardholder verification methods that reduce fraudulent card payments. In addition to our commitment to enhance payment security, EMVCo also works to identify future requirements and enhance its established infrastructure to deliver a common, robust technology platform that in the future will support contact, contactless and mobile payments.”

To support the growing adoption of EMV standards, EMVCo has established the EMVCo Associates Programme to encourage all payment stakeholders to play a more active role in guiding the organisation’s strategic and technical direction. Patricia concludes: “The participation framework creates opportunities for interested organisations – including payment card issuers, acquirers, merchants, processors, card and terminal vendors, networks and their representative associations – to provide input into the advancement of existing and creation of future EMV Specifications. We recognise that this will further facilitate the global relevance of EMV technology as the marketplace advances to offer new ways to pay for goods and services.”

To view a regional breakdown of the latest figures and find out more about the EMVCo Associates Programme visit www.emvco.com.

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¹ Figures do not include data from the U.S.



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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.

Worldwide EMV Deployment and Adoption*

Region	EMV Cards	Adoption Rate	EMV Terminals	Adoption Rate
Canada, Latin America, and the Caribbean	259,549,827	38.0%	4,342,000	80.0%
Asia Pacific	317,316,028	25.6%	4,174,000	49.5%
Africa & the Middle East	25,882,716	20.2%	380,000	66.4%
Europe Zone 1	708,914,657	80.6%	10,985,000	93.8%
Europe Zone 2	31,739,128	13.3%	586,500	71.1%
United States [†]				
TOTALS	1,343,402,356	42.4%	20,467,500	75.9%

* Figures reported in Q3 2011 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.

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.