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Number of EMV Card-Present Transactions Exceeds 42% Globally

EMVCo releases transaction volume data for the period July 2015 to June 2016

14 December 2016 – Technical body EMVCo today publishes transaction data that reflects year-on-year growth in the number of contact and contactless card-present payments using EMV® chip technology. The data reveals that during the period July 2015 to June 2016, 42.4% of transactions globally were EMV-compliant, compared to 33.0% for the previous 12-month period.

To qualify as an EMV transaction, both the card and terminal used must be EMV-enabled. The data reflects average transaction volumes over a 12-month period to take into consideration seasonal variations. EMVCo notes that real-time figures for transaction volumes today are likely to be higher than the July 2015 to June 2016 reporting period given the ongoing adoption of this payment technology.

“The progress of EMV chip technology worldwide promotes the implementation of an interoperable payments framework, supporting an advancing range of payment methods, technologies and acceptance environments,” stated Soumya Chakrabarty, EMVCo Executive Committee Chair. “In addition to increasing global usage, the most recent data shows rapid adoption of EMV technology in regions that have recently implemented EMV chip infrastructures, such as the United States and China. With this continued migration, EMVCo expects these figures to increase in the coming year, which could mean that global EMV transaction volumes would exceed half of all card-present payments.”

Regional data shows:

- Africa and the Middle East, EMV transactions account for 89.9% for all card-present transactions (up from 83.8% in 2014-2015).
- Asia, EMV transactions account for 57.9% of all card-present transactions (up from 33.6% in 2014-2015).
- Canada, Latin America and the Caribbean, EMV transactions account for 88.8% of all card-present transactions (up from 87.0% in 2014-2015).
- Europe Zone 1, EMV transactions account for 97.6% of all card-present transactions (up from 97.0% in 2014-2015).



- Europe Zone 2, EMV transactions account for 75.0% of all card-present transactions (up from 65.4% in 2014-2015).

The number of EMV transactions in the United States has continued to accelerate throughout 2016.

A full breakdown of the data is available on the [EMVCo website](#).

As EMV technology adoption continues to gain pace, EMVCo calls on payment industry participants to become EMVCo [Associates](#) so they can actively engage in shaping the future of the payments landscape. Through EMVCo's Associates Programme, payment card issuers, acquirers, merchants, processors, card and terminal vendors, networks and their representative associations, can provide technical and strategic input into how EMV technology specifications should evolve to meet future market requirements.

– ENDS –

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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.

*Data represents the most accurate possible data that could be obtained by American Express, Discover, JCB, MasterCard, UnionPay and Visa during the noted period. The transaction data reflects an average of 12 months' data as reported by all members to take into consideration seasonal variations. To qualify as an 'EMV transaction', 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 national payment networks.

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 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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