



EMVCo is a global technical body which exists to facilitate worldwide interoperability and acceptance of secure payment transactions.

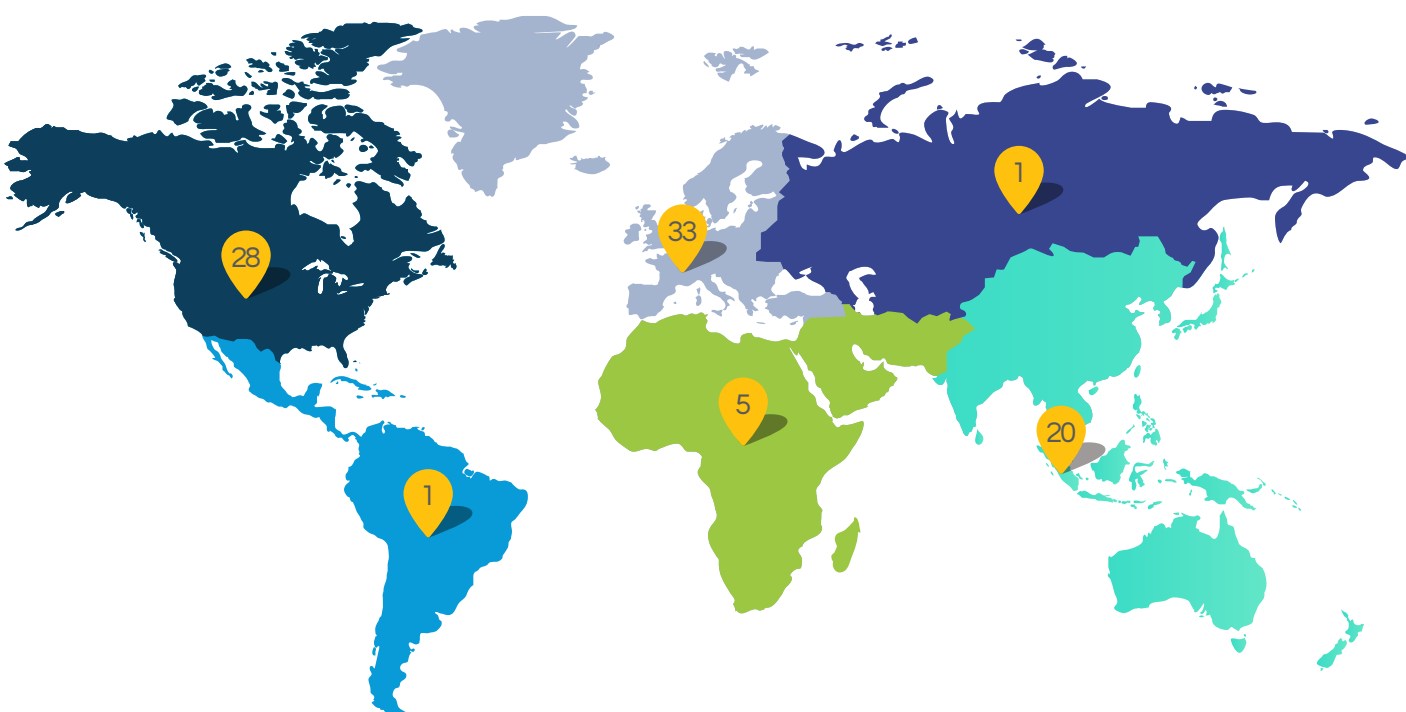
## Associates Programme

Banks, merchants, processors, vendors and other industry stakeholders from across the world participate as EMVCo Associates to develop, enhance and evolve the EMV®\* Specifications.

As of Q3 2021, the Associates Programme included:



Associates Programme by Global Regions:



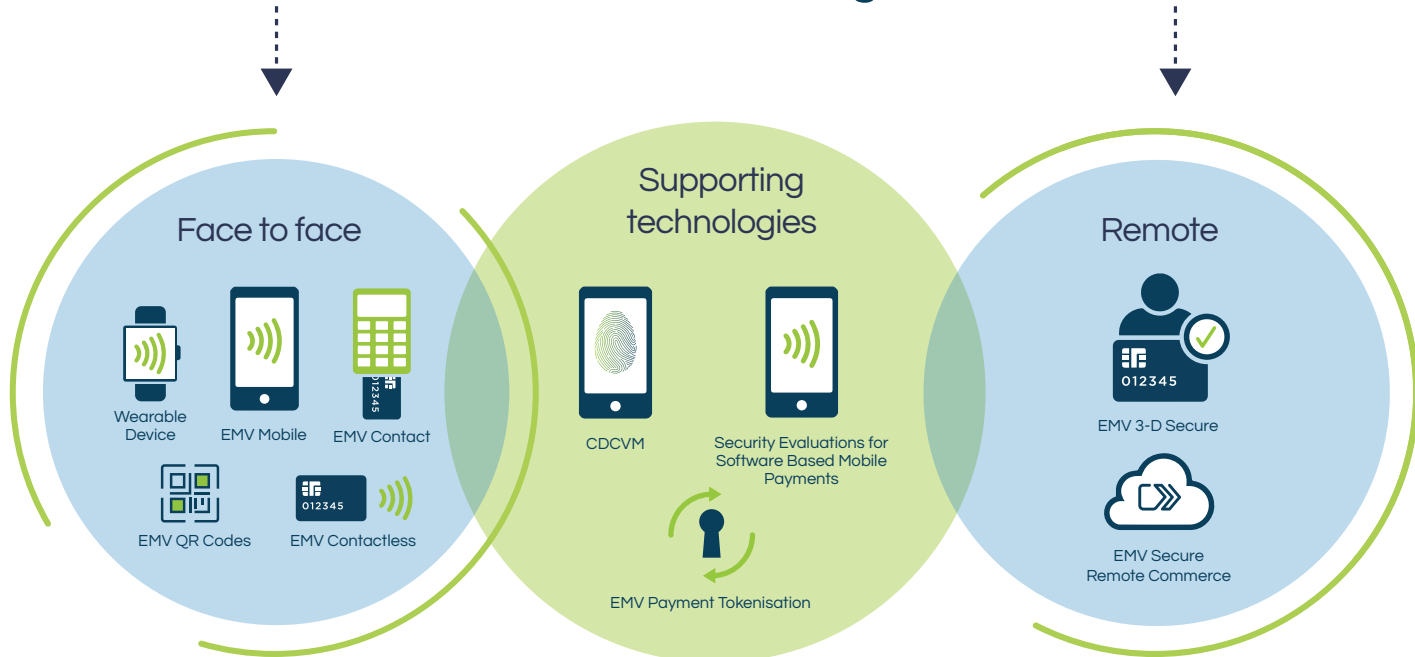
From Jan-Sep 2021, EMVCo has had:



Join the [EMVCo Associates Programme](#).

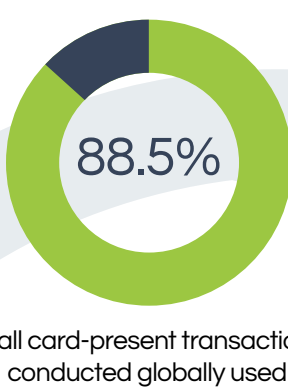
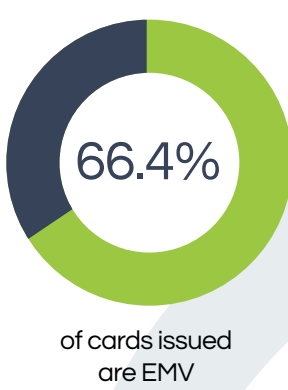
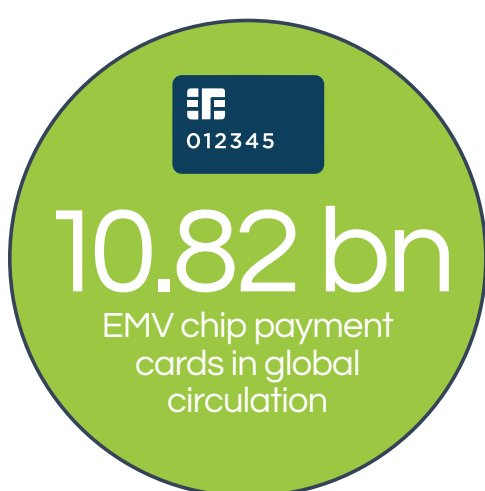
<sup>1</sup> EMVCo Subscribers receive advanced notice of pending developments and changes, as well as participate in a regular and formal dialogue with EMVCo. Any interested party can become an EMVCo Subscriber.

## EMV® Technologies

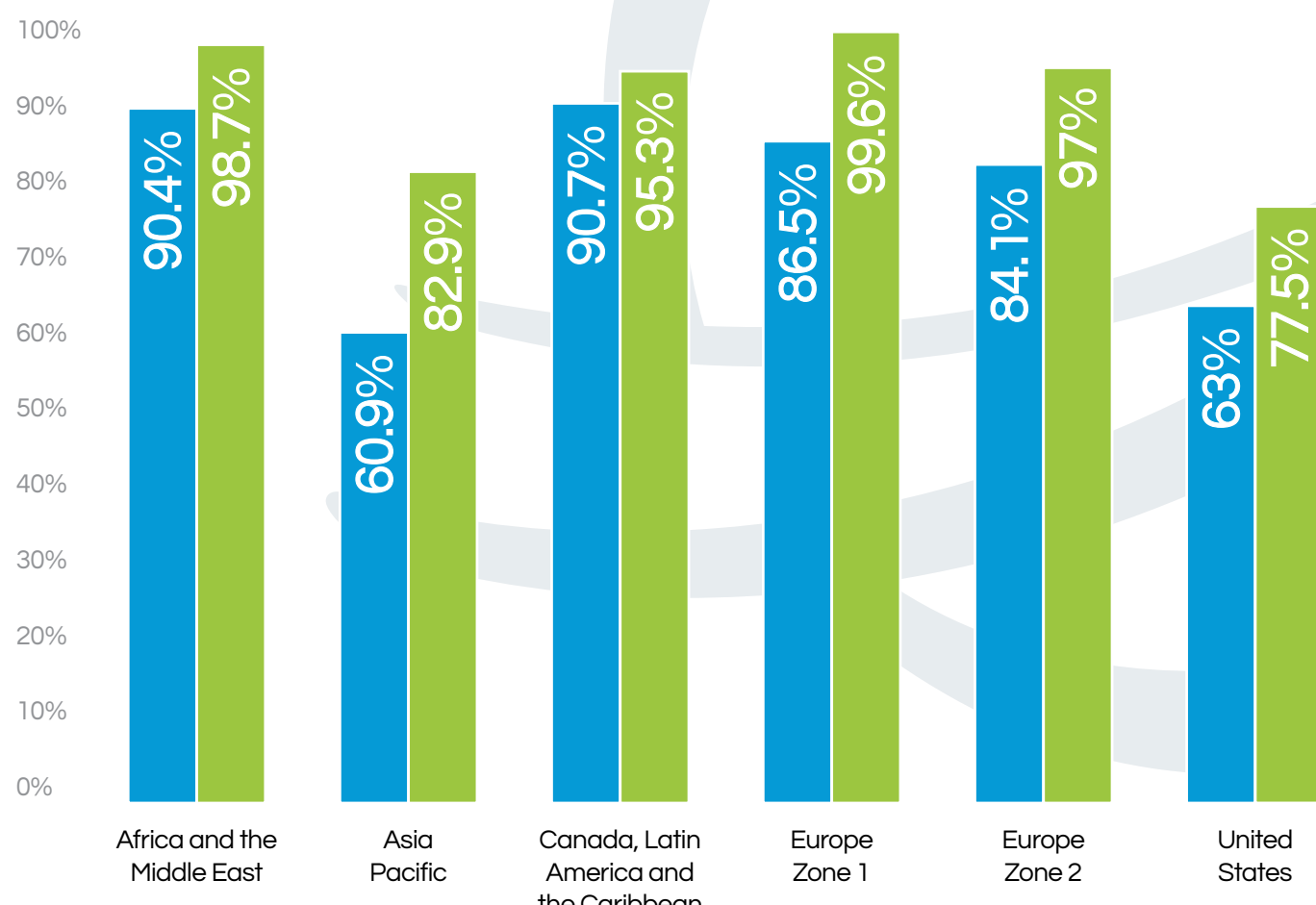


EMVCo makes the EMV Specifications available on a royalty-free basis to all industry participants and to the public

## Worldwide EMV Chip Deployment Statistics\*\*



EMV chip card adoption rate – data as of Q4 2020  
Percentage of card-present transactions that are EMV – data as of Q2 2021



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

Keep up-to-date with all upcoming EMVCo events [www.emvco.com](http://www.emvco.com)



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

\*\*Data collection: 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 chip transaction', both the card and terminal used during a transaction must be EMV chip-enabled. Data is reported from the acquirer perspective. These figures may 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. Fluctuations: Due to the scope and size of the data collection process and variations in regional reporting and data collection methodologies, EMVCo expects that there may be small fluctuations in transaction volumes at times.