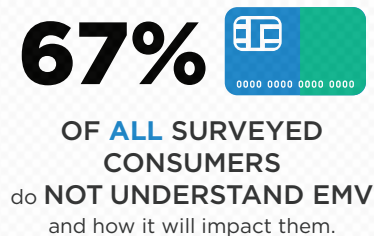
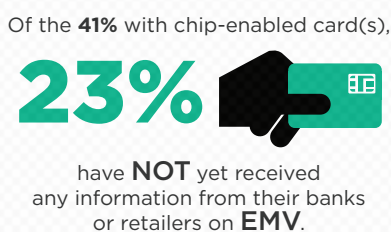
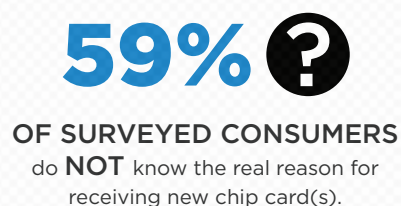
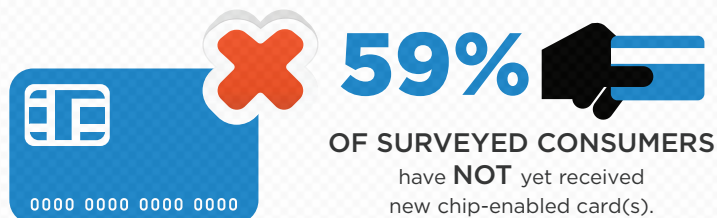


ARE YOU READY FOR EMV?

6 OUT OF **10** CONSUMERS ARE NOT.

STATS



DEMOGRAPHIC TRENDS



AWARE OF EMV?
66% of those who are 65+
86% of 55-64 year olds
66% of 45-54 year olds
75% of 35-44 year olds
80% of 18-35 year olds

EMV AWARENESS DOES NOT CONNOTE EMV UNDERSTANDING.



55% of respondents with household incomes of **\$100K+** have received new chip-enabled cards.



8 OUT OF **10** respondents with household incomes of **<\$35K** have received no information on **EMV**.

REGIONAL TRENDS



WESTERN U.S.:
 Nearly a quarter of these respondents thought they received the new chip-enabled card(s) because of **data breaches**.
Northeast: 17%
Midwest: 10%
South: 7%



NORTHEAST U.S.:
16% of these respondents indicated that they **requested** new chip-enabled cards.
Midwest: 1%
South: 10%
West: 8%

EMV is a global standard for securing credit and debit card transactions based on chip-card payments technology taking its name from the card schemes Europay, MasterCard and Visa — the original associations that developed it.