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# A Roundtable on Today's EMV Playbook

# EMV Roundtable

Representatives from across the payments landscape are here to discuss the most pressing and important aspects of EMV

## Moderator:

- **Ginger Smith**, VP of EMV Product Management, First Data

## Roundtable Participants:

- **Rob Hayhow**, VP of Business Development, North America, Equinox
- **Paul Willoughby**, Chief Operating Officer, Truno Retail Technology Solutions
- **Aron Clark**, Director - Risk & Authentication Products, Visa
- **Ken Harris**, Head of Strategic Planning & Business Development, NCR Payments & Security

# EMV is a Marathon not a Sprint

- As we approach the 1-year anniversary of the Liability Shift we have seen a number of successes and challenges emerge
  - Successes
    - EMV is hard, but achievable and once you do the increased security is real
    - There is a way to ubiquitously route EMV debit transactions just like mag-stripe
    - EMV certifications are complicated, but not impossible and efficiencies are being realized
  - Challenges
    - Chargebacks are real; the volume is greater than most anticipated
    - Confusing screens are showing up at POS across the US which can limit the ability for the merchant to route transactions



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# Thank you

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