

Has History Repeated Itself? Yes!

EMV shift in U.S. sees increase in online fraud.

After the October 2015 U.S. EMV liability shift, counterfeit card usage became more difficult for fraudsters in POS channels due to chip-and-pin technology. However, just as past experiences in other countries proved, fraudsters in the U.S. simply shifted their attention to card-not-present outlets to perfect their schemes instead.



2016

Chip-and-pin technology has done well to reduce fraud at POS terminals in the U.S., however online fraud has seen a significant increase.¹

United States



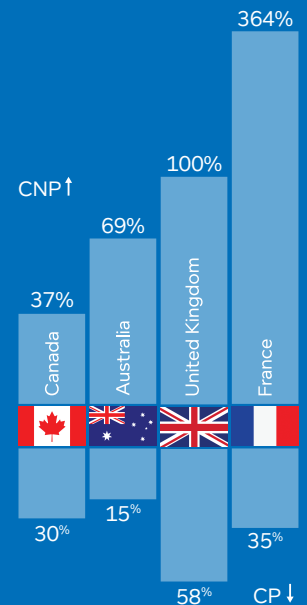
CARD NOT PRESENT

40%

CARD PRESENT

51%

Chip-and-pin technology outside the U.S. historically reduced fraud at POS terminals, but increased online fraud.²



Questions You Need to Ask

Have you noticed a sustained uptick in fraud over the past year?

What have been the costs - both financial and reputational - you may be incurring as a result?

Do you have a strategy in place today to prevent fraud tomorrow, should you be targeted?

Contact us to help you manage your online payments fraud.



Merchants:

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Partners:

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¹ https://info.threatmetrix.com/rs/991-JSN-701/images/Q3_2016_Cybercrime%20Report.pdf
² https://www.frbatlanta.org/documents/rprf/rprf_pubs/120111_wp.pdf

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