ARE YOU EMV COMPLIANT (Greater Indianapolis)



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The nationwide EMV migration is well underway. But what exactly is EMV? You probably have a lot of questions. So we'll walk you through everything you need to know.

Credit Cards Then & Now

The U.S. banks are switching up the insides of our credit cards. They're adding something called EMV technology, which stands for "Europay, MasterCard, and Visa." Translation: Credit cards will be equipped with a super-small computer chip that's extremely hard to counterfeit. If you've gotten a card recently, chances are it's souped up with this technology.

Why the changeover? Here's a crazy statistic: Almost half of the world's credit card fraud now happens in the United States--even though only a guarter of all credit card transactions happen here. The banks want to rein this in ASAP by moving away from magnetic-stripe cards, which are much easier to counterfeit. The recent high-profile security breaches at some of the country's largest retailers have added motivation to make the switch quickly.

So how exactly will this affect your business? For starters, you'll need a new processing device to read the information in the chip cards. And come October 2015, businesses that don't have an EMV processing device could be on the hook for fraudulent chip card transactions. (This is something called the "liability shift," which we'll go into below).

As you might imagine, EMV is a pretty hot topic right now. There's a lot of information to sift through. And because any EMV card discussion usually mentions "fraud" and "liability," it's natural that it could put small business owners on edge.

But, rest easy--we've got you covered. The Square contactless and chip reader accepts EMV--and NFC

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