Debit Transactions in an EMV World: A Practical Guide

Description: Understanding the course that a debit transaction travels through the payments value chain has never been more important. Recent processing changes, new technologies, and incentives have had a material impact on the way transactions are routed and have created winners and losers in the process.

This latest research report, Debit Transactions in an EMV World: A Practical Guide, follows each of nine debit transaction types at a business level from the point a consumer makes a payment selection to the authorization response. For each debit transaction type, the report identifies the network type, form factor, CVM, message type, and environment influencing the path of the transaction, and presents a process flow diagram that outlines the major milestones in the process, noting the key participants and briefly describing the process occurring as the transaction winds its way from the customer's payment choice to the authorization response. Analysis of recent events that have materially impacted the transaction type is presented in the text following each flowchart and includes commentary on potential changes that may influence the transaction type's future.

“We have witnessed an incredible amount of change in debit transactions over the prior two years that has materially impacted banks, processors, merchants and networks financially and operationally. With the advent of the EMV migration, tokenization, and commercialization of mobile payments, managing change becomes critical. Understanding the existing payments infrastructure and how it works at a fundamental level will be critical to those with payment-related businesses to protect and grow,” comments Sarah Grotta, author of this report.

Highlights of the report include:
- A detailed review of 9 debit transaction types and the way they are processed through the payments systems
- Analysis of the impact of Dodd-Frank Regulation II on PIN debit transactions
- Review of Visa’s PIN Authentication Visa Debit (PAVD) product and associated merchant incentives
- Commentary regarding how MasterCard and Visa’s dominant role in tokenization vault services may affect mobile payments

Contents:
1. Executive Summary
2. Introduction
   - Focus and Organization of This Report
3. EFT Debit Network Purchase
   - PIN Debit Transactions
   - PIN-less Debit Transactions
   - EMV Debit Transactions
4. Global Payment Network Purchase
   - Signature Debit
   - PIN Authenticated Visa Debit (PAVD)
   - EMV Debit Transactions
5. EMV and Tokenization: Global Networks and EFT Debit Networks
6. Decoupled Debit
7. Settlement
8. Conclusions
   - Endnotes
   - Additional Resources
List of Figures and Tables

Table 1: Debit Transaction Types Reviewed in This Report
Figure 1: EFT Debit Network Purchase: PIN Debit
Figure 2: EFT Debit Network Purchase: PIN-less
Figure 3: EFT Debit Network Purchase: EMV Cards
Figure 4: Global Payment Network: Signature
Figure 5: Global Payment Network: PIN Authenticated Visa Debit
Figure 6: Global Payment Network: EMV Debit Card
Figure 7: Global Payment Network: EMV and Tokenization
Figure 8: EFT Debit Network: EMV and Tokenization
Figure 9: Non-Network Transaction: Decoupled Debit

Ordering:

Order Online - http://www.researchandmarkets.com/reports/3336127/

Order by Fax - using the form below

Order by Post - print the order form below and send to

Research and Markets,
Guinness Centre,
Taylors Lane,
Dublin 8,
Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit
http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct.

Product Name: Debit Transactions in an EMV World: A Practical Guide
Web Address: http://www.researchandmarkets.com/reports/3336127/
Office Code: SCPL9ZTY

Product Format
Please select the product format and quantity you require:

<table>
<thead>
<tr>
<th>Quantity</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic (PDF)</td>
<td>USD 2450</td>
</tr>
<tr>
<td>Single User</td>
<td></td>
</tr>
</tbody>
</table>

Contact Information
Please enter all the information below in BLOCK CAPITALS

Title: Mr [ ] Mrs [ ] Dr [ ] Miss [ ] Ms [ ] Prof [ ]
First Name: ___________________________________________ Last Name: ___________________________________________
Email Address: * ___________________________________________
Job Title: ___________________________________________
Organisation: ___________________________________________
Address: ___________________________________________
City: ___________________________________________
Postal / Zip Code: ___________________________________________
Country: ___________________________________________
Phone Number: ___________________________________________
Fax Number: ___________________________________________

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

☐ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

☐ Pay by check: Please post the check, accompanied by this form, to:
Research and Markets,
Guinness Center,
Taylors Lane,
Dublin 8,
Ireland.

☐ Pay by wire transfer: Please transfer funds to:
Account number 833 130 83
Sort code 98-53-30
Swift code ULSBIE2D
IBAN number IE78ULSB98533083313083
Bank Address Ulster Bank,
27-35 Main Street,
Blackrock,
Co. Dublin,
Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: ____________________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:
(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World