Trends in U.S. Payments Landscape - Tokenization, EMV/NFC and How it Affects Merchants Accepting Payments

Description: This webinar will offer attendees an in-depth understanding of what payment brands have announced in U.S. liability shift for domestic and cross-border counterfeit card-present POS transactions, effective October 1, 2015. The payment brands have also used various incentives such as PCI audit and account data compromise relief for merchants on transactions originating from EMV-compliant POS terminals that support both contact and contactless transactions.

Objectives of the Presentation:
- Payment trends and disrupting technologies
- AML/BSA compliance
- Value added services to differentiating factors
- Corporate Payments trends and cash management
- Portfolio risk management
- Merchant discount rates; bundled vs. pass-through plus a transaction fee

Why Should you Attend:
Different payment approaches are starting to remove requirement for a payment card at the point-of-sale (POS), leveraging cloud-based services or mobile devices. This training program will enumerate how significant changes in the U.S. payments landscape are effecting how merchants accept payments.

In addition, participants will learn how payment technology advancements, made through smartphones and tablets, have led to innovations for consumers such as remote ordering then picking up the order at the physical POS and QR code payments at the POS. Merchants can transform a phone or tablet into a mobile POS by simply connecting a card reader.

Who can Benefit:
- Payment service providers
- Merchants considering payment acceptance
- Risk and chargeback management personal
- Professionals from independent sales organizations
- Market analysts and investors

Topic Background:
U.S. payments landscape is effecting how merchants accept payments for purchases at physical stores, as well as how consumers interact with merchants to select and pay for products. Mobile devices now not only support payments but also enable new services that add value for both consumers and merchants. While these products all focus on combining payments and the mobile platform, they take a number of different approaches toward that end goal. Some focus on enabling consumers to use their mobile device for payment at the point of sale (e.g. Apple Pay), others are enabling merchants to use a mobile device to accept payments from consumers at the point of sale (e.g. Square), while some are focused on using the mobile platform for e-commerce (e.g. Visa's Checkout).

Contents:
- The key players in the payments landscape
- Tokenization and how it works
- Best practices of an effective merchant acceptance program
- EMV/NFC guidelines and liability shift
- Merchant discount rates; bundled vs. pass-through plus a transaction fee
- Pricing Strategy
- Risk management
- Underwriting guidelines

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