EMV in 2016: Breaking Through the Bottleneck

Description: Significant progress in the issuance of chip credit cards and the education of consumers has been offset by continued challenges in certifying and activating merchants' dormant point-of-sale terminals to accept EMV transactions. The resulting blowback—lawsuits, product changes, and policy shifts—has come to define the U.S. EMV migration in 2016.

The research report, EMV in 2016: Breaking Through the Bottleneck, provides an updated outlook on the U.S. EMV migration, including estimates for the issuance of chip credit cards and the distribution and activation of chip-accepting point-of-sale (POS) terminals.

"Consumers have grown much more comfortable with chip cards over the last 12 months," comments Alex Johnson, Director of Credit Advisory Service and author of the report. "This has thrown the ongoing challenges in activating merchant POS terminals into sharper relief. How merchants, acquirers, and the card networks resolve these challenges will shape the next 12 months of the U.S. EMV migration."

Highlights of the report include:

- Projections for the issuance of EMV credit cards and the distribution and activation of EMV-capable POS terminals
- Estimates for the volume of EMV-compliant credit card payments in the U.S. over the next five years
- A glimpse into the author's latest proprietary consumer and small business survey results relating to EMV
- An exploration of the issues inhibiting the certification and activation of EMV-capable POS terminals and an overview of the changes announced by the card networks to address those issues
- A review of the policy shifts, product changes, and legal maneuvers that have been employed by merchants and the card networks to resolve key disagreements in the U.S. EMV migration

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