




Presentation materials and video replay will be provided within one week.

Have questions? Use the questions panel  – we'll field them as we go and during the Q&A recap at the end of the call.

# EMV Communications Best Practices

# Today's Speaker



**Greg Kuyava,**  
Senior Product Manager, Card Services

Experienced speaker on a variety of Card Services topics, including:

- Creating an efficient, cost-effective program
- Marketing and brand awareness
- Instant card issuance
- Obtaining primary financial status with cardholders
- Enhancing cardholder engagement

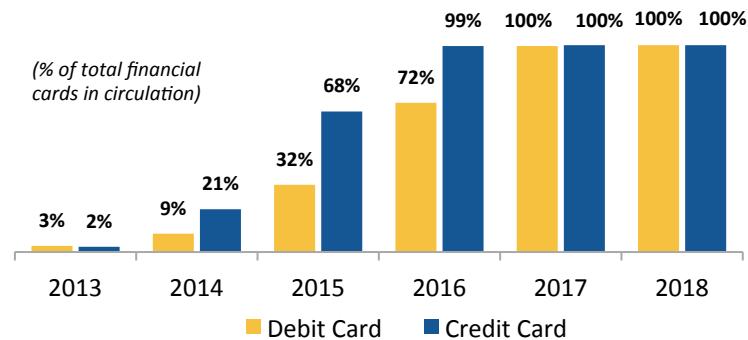
# Agenda

- EMV Market Trends
- Communications Best Practices
- Three-Phase Strategy for EMV
- Program Support
- Q&A

# Rate of U.S. EMV Conversion

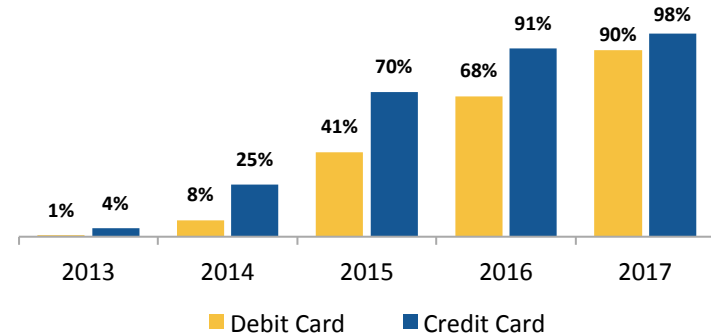
The U.S. will be quickly migrating to chip cards over the next three years

First Annapolis Industry Research<sup>(1)</sup>

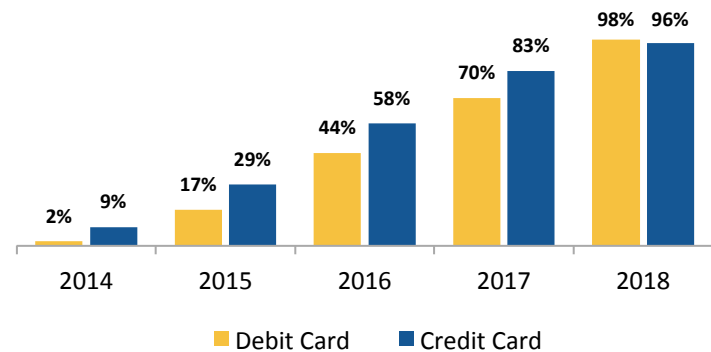


- (1) First Annapolis Industry Research (April 2014)
- (2) Aite, EMV: Lessons Learned and the U.S. Outlook (June 2014)
- (3) Javelin Strategy & Research, EMV in USA: Assessment of Merchant and Card Issuer Readiness (April 2014); debit cards include prepaid

Aite Group Industry Research<sup>(2)</sup>



Javelin Industry Research<sup>(3)</sup>



## Poll Question #1



Please indicate when you will have EMV cards distributed to your card holders:

1. Currently in the market with an EMV card
2. By the end of Q1 of 2016 (March)
3. By the end of Q2 of 2016 (June)
4. By the end of 2016
5. Still Undecided

# Consumer Data Breaches

# 2 Billion

accounts **compromised** in 2014

**708 breaches**



NORDSTROM



Powered by



Source: Identity Theft Resource Center  
All marks are the property of their respective owners. All rights reserved.



# Why Is EMV Consumer Education & Communication Critical?

- Create a positive account holder experience
- Demonstrate commitment to account holder security and convenience
- Increase card activation and usage
- Reduce attrition caused by confusion/frustration over new EMV card
- Minimize impact on internal resources

# Best Practice EMV Consumer Education & Communication





# EMV Migration Recommended Best Practices

## Cardholder experience is critical to a successful transition to EMV

The elements of the cardholder experience focus on three key communication phases of EMV card issuance via a multichannel deployment including direct mail, contact center and digital.

- Communication **prior** to issuance
- Education at time of **issuance**
- **Ongoing** education



Your new card will contain an embedded micro-chip for added security

# Harland Clarke EMV Communication Strategy

## Prior

Focus initial communications on **awareness**, **security benefits** and **notification** that a change is coming.

message 1

your new chip  
card is coming



message 2

security benefits



message 3

what's different?

# Phase One: Prior Communication

## We take your card security seriously

At Your Financial Institution, we take protecting your Credit/Debit Card seriously.

## What makes EMV cards different?

EMV cards have an embedded microchip that provides increased protection against fraud.

## What do I do until my new card arrives?

Continue to use your magnetic stripe card anywhere MasterCard®/Visa® is accepted.

If you have questions, please contact a customer service representative.



Your new card will contain an embedded micro-chip for added security

# Harland Clarke EMV Communication Strategy

## Issuance

After cardholder receives the chip card, focus on *activation*, *security benefits* and *how to use* the Chip Card.

message 1

activation

message 2

utilization

message 3

security benefits

# Phase Two: Issuance Communication

## Chip technology provides next-level security

Introducing a new level of security at your fingertips

At Your Financial Institution, we are pleased to introduce the added security of chip technology to your credit card.

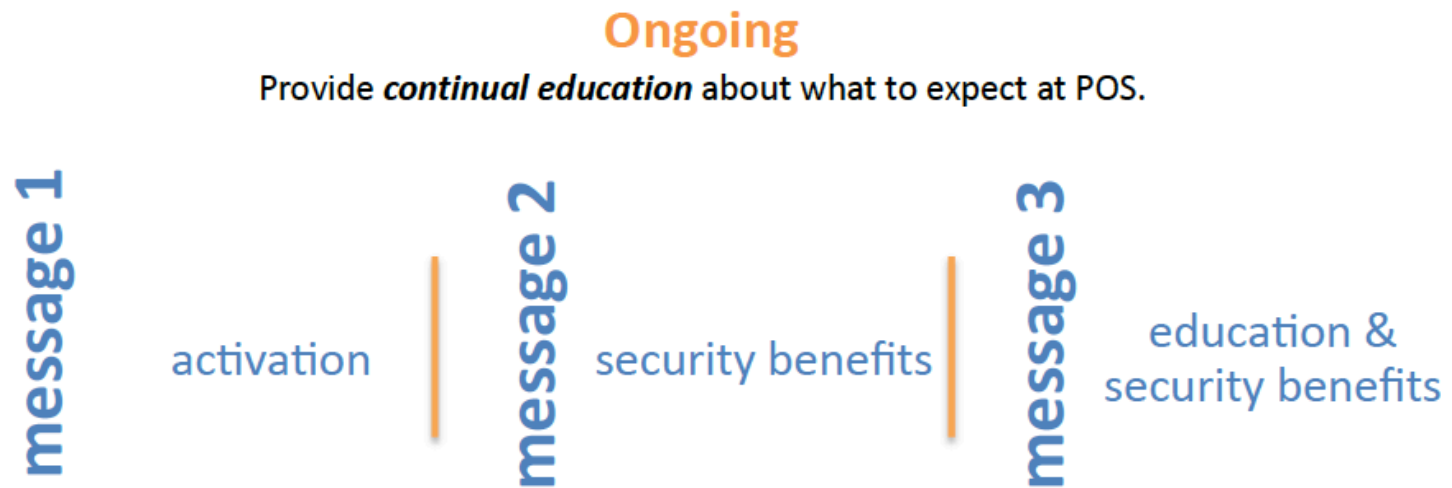
Your chip card comes with technology that is currently in use around the world.

Please activate your card immediately and begin shopping with added security.



Your new card will contain an embedded micro-chip for added security

# Harland Clarke EMV Communication Strategy



# Phase Three: Ongoing Communication and Education

## Chip cards are easy to use

Your card now has a chip and magnetic stripe technology to be used for the following methods of purchasing:

- Retailers with chip-enabled terminals
- Retailers without chip terminals
- Over the phone or online
- Retailers with contactless functionality

## How do I use my chip card at a chip-enabled terminal?

- Step 1: Insert your card chip first
- Step 2: Follow the prompts
- Step 3: Remove your card

If you have questions, please contact a customer service representative.



Your new card will contain an embedded micro-chip for added security

## Poll Question #2



Please indicate what phase your financial institution is currently in for card holder education and communication:

1. Phase 1- Prior communication
2. Phase 2 – During distribution
3. Phase 3 – Continued education
4. Have not started communicating or educating



# Contact Center EMV Support

## Simplify cardholder conversion to EMV

- Maintain service levels during card reissue
- Monitor program response frequently
- Professional support on account holders' schedules
- Efficient management of cardholder inquiries

## Cardholder inquiries and education - How we can help

- Toll-free inbound call support with extended hours
- High-touch outbound calling
- Dedicated EMV specialists
- Explain features and benefits
- Encourage activation, utilization
- Weekly call volume reporting
- Monitor cardholder questions



# Common Questions Answered by Our Contact Center

- Can my cash advance PIN be used to make purchases?
- Where can I use my chip card globally?
- How do I pay at a chip card reader?
- How is a chip card more secure for Internet and telephone transactions?
- I have a chip card and PIN card and I can't remember my PIN?
- Can the chip in my card get damaged?

# Harland Clarke EMV Digital Communication Strategy



The screenshot displays the 'YourFi' website interface. At the top, the 'YourFi' logo is prominent, with navigation links for 'PERSONAL', 'BUSINESS', 'E-BANKING', 'INVESTING', and 'ABOUT US'. Below the header, a large image shows a hand using a smartphone. A green banner reads 'MAKE THE MOST OF YOUR NEW ROCKLAND TRUST ACCOUNT'. A section titled 'Don't forget...' provides information about account services and contact details. A 'GET STARTED TODAY' button is visible. Below this, three main promotional blocks are shown: 'Activate your Debit Card', 'Use your ATM/Debit Card', and 'Sign up for Online Banking with Bill Pay'. Each block includes a small image, a brief description, and a 'LEARN MORE' or 'ENROLL NOW' button. To the right of the main content, a sidebar contains three additional offers: 'Download Mobile Banking' (with 'iTunes Store' and 'Google Play' buttons), 'Enroll in Direct Deposit' (with a 'DOWNLOAD FORM' button), and 'Sign Up for E-Statements' (with a 'LEARN MORE' button). The footer includes contact information, a phone number (800.233.2288), and social media icons.

Customers receive relevant digital messages based on the data that is sent to Harland Clarke Digital from YourFi

# Communication Program Support



# Project Management

**EMV is a complex process. We provide one-to-one project management support.**

Project manager assigned to handle:

- Card manufacturing and personalization
- Payment and processor relationships
- Graphic design
- Key management
- Card configuration analysis

Weekly calls to provide status updates and ensure your project stays on track



# Turnkey Marketing Support

## We can manage ALL your EMV communications, including:

- Building a multichannel communication plan to educate staff and cardholders
- Developing all materials
- Design and messaging
- Building schedules
- Solution implementation



# Q&A Wrap Up

Type your question in the questions panel 

**Greg Kuyava**  
Senior Product Manager, Card Services

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Thank You

