



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

Consumer Data Breaches

Two Billion

accounts **compromised** in 2014

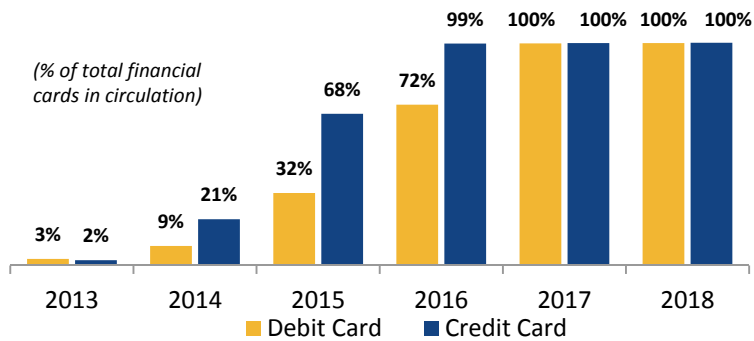
708 breaches as of 12/3/14



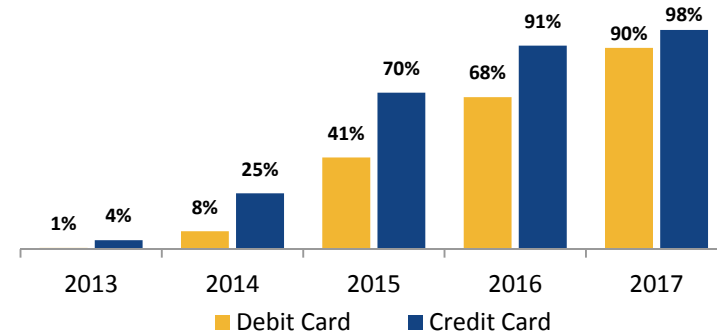
Rate of U.S. EMV Conversion

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

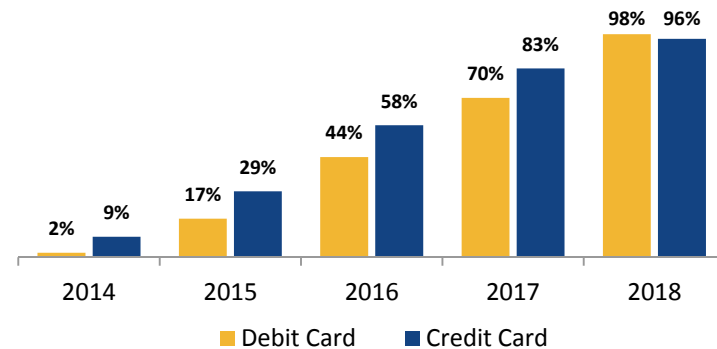
First Annapolis Industry Research⁽¹⁾



Aite Group Industry Research⁽²⁾



Javelin Industry Research⁽³⁾



(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

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 strip card anywhere MasterCard®/Visa® is accepted.

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



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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.



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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.

Harland Clarke EMV Digital Communication Strategy



The screenshot displays the 'YourFi' website interface. At the top, the 'YourFi' logo is prominent. Below it, a navigation menu includes 'PERSONAL', 'BUSINESS', 'E-BANKING', 'INVESTING', and 'ABOUT US'. The main content area features a large image of a hand using a laptop keyboard. Below this image, a green banner reads 'DON'T FORGET...'. The page is divided into several sections, each with a title, a brief description, and a 'LEARN MORE' button. The sections include: 'Don't forget...', 'GET STARTED TODAY', 'Activate your Debit Card', 'Use your ATM/Debit Card', 'Sign up for Online Banking with Bill Pay', 'Download Mobile Banking', 'Enroll in Direct Deposit', and 'Sign Up for E-Statements'. The footer contains contact information, including a phone number (844.233.2346) and social media icons for Facebook, Twitter, and LinkedIn.

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

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?

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 

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

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Thank You

