

ATM Operators – What you need to know about EMV

WHAT IS EMV?

This term was coined by the original associations that collaborated on the standards for “chip card” technology (Europay®, MasterCard® & Visa®). EMV is a payment security approach based on smartcard technology. It adds dynamic data to the transaction stream that makes it nearly impossible to replicate the data.

The technology was developed for card present credit, debit and ATM transactions. EMV’s purpose is to prevent counterfeit cards and card skimming through the use of cryptography, to prevent acceptance of lost or stolen cards through the use of cryptography & PIN (dual authentication); and to enable Issuers to control velocity parameters to reduce overall risks (e.g., limit the number of transactions in a given day and/or limit the dollars per transactions). The technology has grown into a global replacement for the magnetic stripe technology used by the payments industry for the past 40+ years in an effort to stop fraud associated with mag-stripe cards.

Each Card Brand (Visa, MasterCard, American Express and Discover) require every POS and ATM application version be certified by them. This is an additional and new step in the certification process for the U.S. Even if the manufacturer has previously been certified internationally, they must complete this certification to be U.S. EMV qualified.

- If a cash disbursement from a U.S. ATM that is not EMV capable is initiated with a counterfeit EMV Maestro card from an issuer outside the U.S., the issuer may file a chargeback against the acquirer
- Timing follows similar liability shift already in effect in Latin America (all three brands) and is aligned with the liability shift in some Asia Pacific markets (April 2013)
- Liability shift applies only to Maestro branded transactions
- Liability shift applies only when the card is EMV and the terminal is not
- Liability shift applies to counterfeit fraud and not to lost or stolen cards

Manufacturer Preparedness

The top three ATM manufacturers (Nautilus Hyosung, GenMega and Triton) are currently certified internationally for EMV. In order to be fully certified in the U.S., they must certify with each processor. Although they can provide the hardware/reader today, full compliance will not occur until the software is certified with the processor.

There are two levels of EMV which must both be met to be considered compliant.

Level 1 and Level 2:

1. EMV Level 1 covers the hardware/reader. **Installing an EMV reader does not make an ATM**

EMV Compliant – it makes it EMV Capable. To be EMV Compliant, the ATM must be able to conduct an EMV transaction.

2. EMV Level 2 covers the software. All processors are publishing an EMV compliance schedule and each manufacturer will be required to recertify each ATM according to the planned processor schedule.



KEY MILESTONES – ATM LIABILITY SHIFT STATEMENTS:

April 2013 – Processor Compliance for EMV Data – Liability Shift (ATM)

- Merchant processors must certify in their April release that they can process EMV transactions at the POS.
- Cross Border Maestro ATM liability shift to non-EMV ATMS

October 2016 – Liability Shift (ATM MasterCard only)

- All counterfeit EMV MasterCard cards liability shifts to non-EMV compliant ATMS.

October 2017 – Liability Shift (ATM Visa)

- All counterfeit EMV Visa cards liability shifts to non-EMV compliant ATMS.



To be fully EMV compliant, the ATM must have an EMV reader and certified EMV compliant software.

Because of the liability shift implemented by MasterCard Worldwide effective April 19, 2013, many transactions that previously were identified as “fraud” or “counterfeit” by Maestro Issuing Banks and taken as an Issuers loss, can now be charged back to the Maestro Acquiring Bank and subsequently could be charged to the ATM Owner/Operator!



Model: Hyosung NH-4000W



Model: Triton FT5000



Model: Hyosung NH-5000SE

EMV Chart

Part Number	Make	Model	Components	Prerequisites
28-0001-77	GenMega	1900	EMV Reader, Reset Board, Mounting Bracket, Cable and Bezel	-
28-0001-78	GenMega	2500	EMV Reader, Reset Board, Mounting Bracket, Cable and Bezel	-
28-0001-79	GenMega	GT3000	EMV Reader, Reset Board, Mounting Bracket, Cable and Bezel	-
28-0001-80	GenMega	GT5000	EMV Reader, Mounting Bracket and Cable	-
	Hantle	1700	MUST REPLACE ATM	
28-0001-74	Hantle	1700W	EMV Reader, Reset Board, Mounting Bracket and Cable (Note: Upper Bezel must be replaced or modified if hole is not present)	-
28-0001-75	Hantle	C4000	EMV Reader, Reset Board, Mounting Bracket and Cable (Note: Upper Bezel must be replaced or modified if hole is not present)	-
28-0001-76	Hantle	t4000	EMV Reader, Reset Board, Mounting Bracket and Cable	-
	Hyosung	1400	MUST REPLACE ATM	
	Hyosung	1500	MUST REPLACE ATM	
	Hyosung	1520	MUST REPLACE ATM	
	Hyosung	1800 POS	MUST REPLACE ATM	
28-0001-82	Hyosung	1800 CE	EMV Reader, Mounting Bracket and Cable	-
28-0001-82	Hyosung	1800 SE	EMV Reader, Mounting Bracket and Cable	-
28-0001-82	Hyosung	1820	EMV Reader, Mounting Bracket and Cable	-
28-0001-83	Hyosung	5050	EMV Reader, Mounting Bracket and Cable (Note: Bezel Color Mismatch possible)	-
28-0001-83	Hyosung	5000CE	EMV Reader, Mounting Bracket and Cable	-
28-0001-84	Hyosung	5000SE	EMV Reader, Mounting Bracket and Cable	-
	Hyosung	2100T	MUST REPLACE ATM	
28-0001-85	Hyosung	2700CE	EMV Reader, Mounting Bracket and Cable	-
28-0001-86	Hyosung	2700T	EMV Reader, Mounting Bracket and Cable	-
	Hyosung	5100T	MUST REPLACE ATM	
28-0001-87	Hyosung	5300XP	EMV Reader, Mounting Bracket and Cable	-
28-0001-88	Hyosung	5300CE	EMV Reader, Mounting Bracket and Cable	-
28-0001-81	Hyosung	MX4000W	EMV Reader, Mounting Bracket and Cable	-
28-0001-89	Hyosung	Halo	EMV Reader, Mounting Bracket and Cable	-
28-0001-89	Hyosung	Halo-S	EMV Reader, Mounting Bracket and Cable	-

EMV Chart

Part Number	Make	Model	Components	Prerequisites
	Tidel	IS-800	MUST REPLACE ATM	
	Tidel	IS-1000	MUST REPLACE ATM	
	Tidel	IS-2000	MUST REPLACE ATM	
	Tidel	IS-6000	MUST REPLACE ATM	
	Tidel	3100	MUST REPLACE ATM	
	Tidel	3400	MUST REPLACE ATM	
	Tranax	1700	MUST REPLACE ATM	
	Tranax	1705	MUST REPLACE ATM	
28-0001-74	Tranax	1700W	EMV Reader, Reset Board, Mounting Bracket and Cable (Note: Upper Bezel must be replaced or modified if hole is not present)	-
28-0001-74	Tranax	1705W	EMV Reader, Reset Board, Mounting Bracket and Cable (Note: Upper Bezel must be replaced or modified if hole is not present)	-
	Tranax	2100T	MUST REPLACE ATM	-
28-0001-75	Tranax	C-4000	EMV Reader, Reset Board, Mounting Bracket and Cable (Note: Upper Bezel must be replaced or modified if hole is not present)	-
	Tranax	MB1000	MUST REPLACE ATM	
	Tranax	MB2000	MUST REPLACE ATM	
	Tranax	MB2100	MUST REPLACE ATM	
	Tranax	Nano	MUST REPLACE ATM	
28-0001-90	Triton	8100	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-90	Triton	9100	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
	Triton	9500	MUST REPLACE ATM	-
	Triton	9600	November 2014	-
	Triton	9700	December 2014	-
	Triton	9705	December 2014	-
	Triton	9710	December 2014	-
28-0001-94	Triton	FT5000 X2 (10.4")	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-93	Triton	FT5000 Xscale (10.4")	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
	Triton	Mako	MUST REPLACE ATM	
28-0001-92	Triton	RL1600	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-92	Triton	RL2000	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-92	Triton	RL5000 X2	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-91	Triton	RL5000 Xscale	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
	Triton	RT2000 5.7" Mono	MUST REPLACE ATM	
	Triton	RT2000 6.4" Color	MUST REPLACE ATM	
28-0001-94	Triton	RT2000 X2 (10.4")	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-93	Triton	RT2000 Xscale (10.4")	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-92	Triton	Argo 7	EMV Reader Kit	Software v3.3 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-92	Triton	Argo 12	EMV Reader Kit	Software v3.3 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;
28-0001-95	Triton	Traverse	EMV Reader Kit	Software v3.2 or higher; Compatible EPPs: SP-06/SPO-07/Sagem;