

Visa Chip Card Update: July 2016

EMV chip cards and chip-activated merchants combat counterfeit fraud in the U.S.

The number of Visa chip cards in the U.S. **increased by 173%** in the last year.

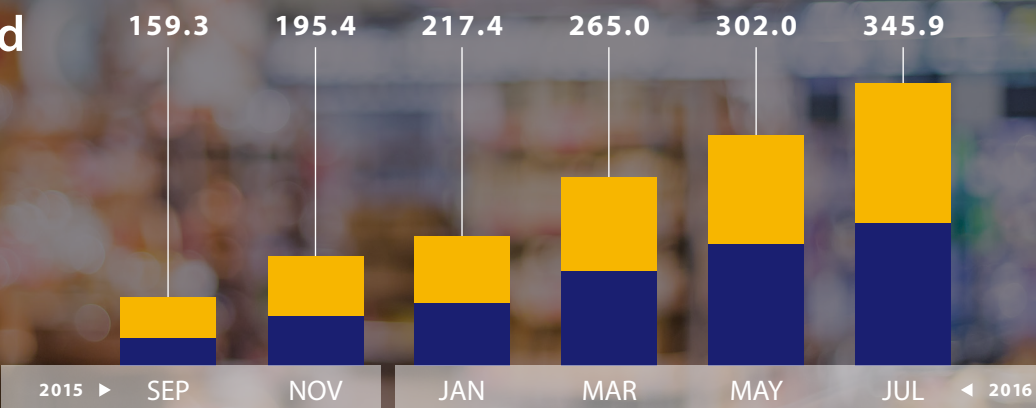


Credit



Debit

Total Cards (M)



The number of chip-activated merchants continues to grow each month with **nearly 1.4M merchants** now accepting chip cards.

397K



690K



843K



1.02M



1.21M



1.38M



2015 ▶

SEP

NOV

JAN

MAR

MAY

JUL

◀ 2016

30%

Of U.S. storefronts
now accept chip cards

+

More than three-quarters
of those locations
are small and medium-sized businesses

Counterfeit fraud at chip-enabled merchants dropped in April compared to a year earlier.



DOWN
38%

Chip transactions continue to increase in the U.S.



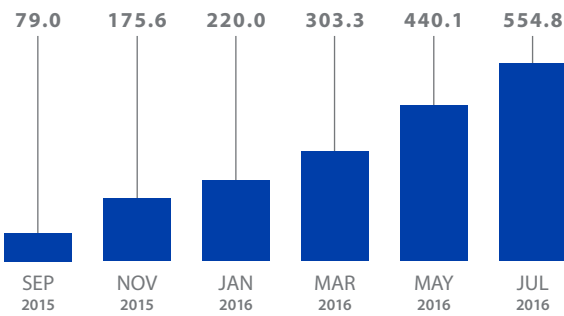
16x

There were more than a half billion Visa chip transactions in July, 16 times greater than a year ago

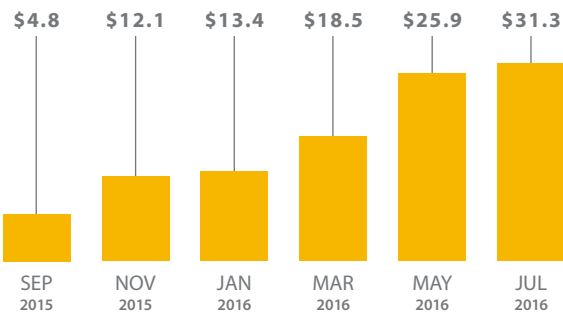


Chip-ready merchants now represent more than one-third of Visa's in-store payment volume

Visa Chip Transactions (M)



Visa Chip Payment Volume (B)



SOURCES: U.S. card figures per VisaNet data and operating certificates provided to Visa by client financial institutions as of end July 2016; US merchant location data based on VisaNet data as of end July 2016; Counterfeit fraud dollars at U.S. chip-enabled merchants for the month of April 2016 compared to April 2015. Data includes both U.S.-issued credit and debit cards; Transaction number and volume based on VisaNet data for U.S. locations with chip transactions as of end July 2016.

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