

## **Don't Forget to Register Life After the Liability Shift**

*Over 50% of retail establishments will be EMV capable by 2017*

Join us for a complimentary webinar **Tuesday, November 17th**  
**from 11:30 a.m. to 12:30 p.m.**

**Register Today!**

The transition to EMV is here. As of October 1, 2015, merchants who do not use a chip card reader to process transactions when a chip card is presented can be held liable for any fraud that occurs as a result. Additionally, liability shifts to whoever is the least EMV-compliant party in a fraudulent transaction, and that could be your institution. Join our Card Payments team for an EMV update since the liability shift.

Patty Walters, SVP EMV Strategy and Security at Vantiv, will discuss:

- What we're seeing at our merchants and financial institutions
- An industry update including a review of:
  - How many merchants have moved
  - How many cards have been reissued
  - Implications for those who haven't moved

Although there is no mandate for merchants around EMV, the liability shift is significant and EMV is a tremendous weapon in the fight against card-present counterfeit fraud.

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**Register today**

This webinar is a wonderful opportunity to learn from a security expert. Patty Walters is the senior vice president of EMV Issuing and Merchant Corporate Strategy at Vantiv and the vice chair of the EMV Migration Forum Steering Committee. Her experience encompasses nearly 30 years in various aspects of the industry, including payment security, terminal technology and marketing.



Patty Walters

**Vantiv**

SVP, EMV Issuing and Merchant Corporate Strategy and Vice  
Chair of EMV Migration Forum Steering Committee

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