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Subject: The Year of More Date: July 19, 2016 at 9:30 AM

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## THE PAYMENTS INDUSTRY IS CHANGING. ARE YOU PREPARED TO COMPETE?

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## The Year of More

Fraud is always a hot topic. But after the liability shift in October, the landscape is continually changing.

An example, is the expected increase in card-not-present fraud as the result of the decrease in card-present fraud. Card-not-present transactions account for close to 17 percent of all transactions, and are expected to grow to 25 percent by 2018. The increased online shopping combined with the EMV liability shift, are expected to drive card-notpresent fraud in the U.S. from \$3.1 billion in 2015 to \$6.4 billion in 20181.

This in addition to industry shifts due to customer/member behavior, means it's more important than ever to stay on top of what's happening.

## The Year for MORE

As your financial technology partner, we strive to keep you current. **Download this infographic** now to find out what to expect for 2016 and beyond for chip cards, mobile banking, customer activity and cardholder expectations.

How to Fight Fraud in Today's Landscape Also, be sure to download this article about how to fight fraud with modern technology and by using

your cardholders as partners.

<sup>1</sup> Insights. (n.d.). Retrieved March 31, 2016, from https://intelligence.businessinsider.com/forecast-a-quarter-oftransactions-will-be-card-not-present-transactions-by-2018-2014-6



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