EMV and me. What will change with my machine?- *By Dan Swain*

With all of the recent discussions on EMV and if/when it will hit the U.S. market; I thought it would be a good time to discuss the actual changes that occur at the machine itself when upgrading one to handle "chip" based cards. I'll leave the discussions of what EMV is, how it works, why it should be implemented, what other technologies could replace it, how vulnerable it could be, etc., to the experts. For me, I've had the opportunity to see EMV implemented in some of the key markets Triton/ATMGurus sells into. It's been almost five years since the U.K. implemented EMV. South Africa did so a few years ago. Currently, Canada is in the midst of implementing EMV as well, with the end of 2012 as the deadline for conversion. Mexico and Australia are not far behind. When looking at all of these projects, understanding that each market has its own unique requirements, it becomes clear that upgrading a retail ATM to EMV is "the same but different" for each Country. What has to happen at the machine?

Knowing that software is the key driver here, a critical component to EMV involves an update to handle the chip-based transaction. Once the "standard" is established (through the respective governing body); a proper software release can be generated by the manufacturer and then provided for many of the units in the field as an upgrade. I say "many" because the operating platform for installed units varies, and in some instances, software development may not be an option for some older "legacy" machines. Because of this, check with your manufacturer to see which units will be supported. (Triton came up with an EMV/PCI upgrade for the venerable 9600 for Canada even though it was an older legacy unit)

Once you have the software sorted out, your ATM will need a new card reader that accepts and "reads" the chip embedded on the consumer card. Luckily, the EMV card reader is similar in size to our current mag stripe readers and usually is an easy field replacement. Make sure your manufacturer provides an "upgrade kit" with instructions so a service technician can properly install it in the field. The hardware conversion should take no more than an hour to complete.

- Software upgrade available?
- Hardware available?
- Instructions?

What are the gotchas lurking behind the candy display next to your ATM? Any field update can provide its challenges. Take the time to contact an ISO in a Country that has already implemented EMV to see what challenges they faced. When you consider that an EMV upgrade impacts everyone in the process (The card, the ATM Hardware and Software, the handling and processing of the transaction itself, the rules governing the transaction, the consumer) you realize this can be a complicated animal that requires some forethought. Utilizing a manufacturer that has experience and a roadmap for their products is key.

Talking to others that have already gone through the EMV experience is a good idea as well.

What other things do I need to think about?

-Keep the card reader clean! Since the card reader for EMV makes contact with the card itself (when reading the chip), it will need to be properly maintained on a consistent basis. (Get EMV card cleaners and implement as part of a first line routine, or as a standard preventive maintenance program.)

-Is the card reader serviceable? Check with your manufacturer to make sure the EMV card reader is serviceable. Is it field repairable? Does the manufacturer provide a repair service?

-Does the consumer understand how the EMV card and card reader function? Remember that the card stays in the card reader for at least part, if not all of the transaction. Should I implement a screen graphic or sticker showing the consumer the proper procedure for use of an EMV card?

We may not see the horizon yet for U.S. EMV adoption. However, you should stay informed and consider what your strategy will be for upgrading existing units in the field. It might be here sooner than you think!