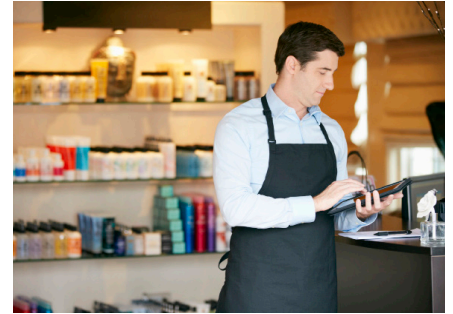


Training employees for the transition to EMV®



Even if a merchant has done due diligence by updating the in-store technology, there's another important step to take in preparation for the EMV transition.

Businesses need to train their employees in the handling of the chip-enabled cards and terminals as well as in the handling of customers who might be unfamiliar with tweaks in the purchasing process.

EMV cards will also remain equipped with magnetic strip function. Some customers might attempt to swipe a chip card. Some point of sale terminals will be equipped to reject that attempt to swipe, but most businesses will need to determine if this is permissible and instruct their employees what to do should a patron prefer not to dip. Businesses will need to weigh the risk vs. the reward of diminished security and the liability concerns that accompany those transactions.

Businesses with large numbers of employees on the frontlines should consider assigning an EMV chief to coordinate the migration process and answer the questions other employees will have.

Remember that customers will hold onto their cards and cards will remain in the chip reader for the entire transaction. Premature removal will terminate the transaction.

"I don't think retraining staff should be much of an issue," says Joseph Smutz, Sage Payment Solutions' director of product integration. "It's a different transaction flow, but I think, after a few transactions, staff will understand how the whole thing works – the direction the card needs to go into the terminal and so forth."

Some tips for merchants

- Make certain that your staff can spot an EMV card prior to the transaction.
- Familiarize your staff with return, chargeback and cancellation policies and procedures. Some processes require the cashier to authorize the cancellation; sometimes the customer must initiate the process.
- Unattended terminals should have instructions and prompts to help users navigate the transaction.

For further information please visit SagePayments.com. Follow Sage North America on Facebook, Facebook.com/Sage, and Twitter, Twitter.com/SageNAmerica.

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