Merchant Perspective on Payment Card Security

- Merchant Brand & Customer
- Fraud Prevention vs. Fraud Mitigation
- PCI & EMVCo vs. Open Standards
- Multi-pronged Approach
- Why Merchants Support PIN-Enabled Products
- Rise of Omni-channel Payments – CNP Solutions are Critical
Why Chip & Choice Needs to be Rethought

Exhibit 14: Level and composition of fraud losses as a share of transaction value in 2013, by transaction category

Why Merchants and Banks Need to Work Together

Exhibit 17: Composition of fraud losses in 2013, by transaction category and fraud type