



The new global smart card standard in payments is coming to the U.S. Are you ready?

By October 1, 2015, your business must be ready to accept EMV™ chip card payments.*



EMV Chip

To better combat counterfeit, lost or stolen card fraud, U.S. merchants will soon be required to accept chip-based credit and debit cards. This microprocessor-based payment technology (also referred to as EMV™ chip payment standard) is commonly used throughout

much of the world. It provides a new level of security to both cardholders and merchants.

It's a good thing for everyone—except the bad guys—but it does require EMV-enabled payment acceptance equipment. Chances are, you'll need to make some changes to your POS hardware and software to meet the new chip card requirements.

We're here to help. Upgrade to the Clover™ Station and First Data™ FD40 device, and you'll be ready for the future in so many ways. With these state-of-the-art innovations, you can grow your business by expanding your electronic payment acceptance to accommodate all forms of payment, including chip cards, NFC/Apple Pay™ and magnetic stripe.

Clover Station. Less labor. More love.

It's the all-in-one business management solution that helps simplify your day-to-day operations. With Clover, accept payments, engage with consumers, track inventory, better manage your employees, and launch loyalty programs. You can even customize your Clover with our full suite of integrated business management apps. And with the addition of the First Data™ FD40 device, you'll be prepared for chip card payments and Apple Pay from the iPhone® 6.

More payment options
and better security
with a unique offer.

**Buy Clover™ Station
and get a FREE First Data™
FD40 device.****

Then, sign up for American Express®
payment acceptance and receive a
\$100 gift card, too!†



www.upcbiz.com



Be ready.

Did you know?

You need to be ready to take EMV™ chip card payments by October 1, 2015.

Protecting your business and helping you thrive is our goal. The transition to accepting chip cards is a big one, with significant potential impact to your business. We're here to help you prepare for migration to EMV with the best in class products, solutions, and expertise.

Here's the important news: you may need to upgrade your current point-of-sale terminal and POS software by October 1, 2015 so you can accept chip cards—or the fraud liability will shift to you.

Now is the time to act. Consumers are already starting to use new chip cards to make payments more secure. Prepare yourself today to accept EMV chip-based payments.

Get ready now with a Clover™ Station solution from Ignite Payments:

- Meet new EMV™ card acceptance requirements
- Protect your business against fraud liability
- Accept other innovative and secure payments, such as Apple Pay™
- Access solutions that make business operations more efficient than ever

Be ready for the future



Not sure if you have the right stuff? No problem.
We'll evaluate your POS equipment and help
figure out what you need to prepare for chip cards.



Contact Chuck Barringer at 914-276-3700 or email cbarringer@upcbiz.com.

*EMV stands for "EuroPay, MasterCard, and Visa"—three organizations that set the global standard for secure payment card transactions and POS terminals. EMV technology uses an embedded chip and requires a unique customer PIN that makes transactions safer. **Offer terms: Limited time offer until 3/31/2015 that can be discontinued at any time. Offer only applies while supplies last and has no alternative monetary value. *Open to eligible American Express-accepting small merchants only. Terms and Conditions apply. Learn more at www.americanexpress.com/fightfraud. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay and Touch ID are trademarks of Apple Inc.. The Clover trademark and logo are owned by Clover Network, Inc., a First Data company.

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