

Outlook Magazine

The Voice of Lower Bucks County Chamber of Commerce

Magazine



AMG Advanced Merchant Group
Taking Charge of the Processing World
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PAYMENT PROCESSING FOR ANY BUSINESS. ANYWHERE.

- EMV TERMINALS
- MOBILE PAYMENTS
- E-COMMERCE SOLUTIONS
- GIFT/LOYALTY CARD PROGRAMS
- PCI COMPLIANCE
- CHECK PROCESSING

★ **OUR TEAM IS DEDICATED TO SUPPORTING YOURS** ★

- FAMILY-OWNED AND OPERATED**
We understand the value of hard work and efficiency.
- LIVE SUPPORT STAFF**
We provide solutions to you directly, not through an automated message.
- COMPLETE ACCESSIBILITY**
Our policy is to be there for you. Whenever you need us, we're here.

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EMV: A WELCOME CHANGE

AMG's focus on customer service provides peace of mind in the changing world of payment processing

In last month's issue of Outlook Magazine, Kathy Zelenka wrote her "Board Chair's Message" about a topic guaranteed to cause nightmares for many people: CHANGE. Although it is often necessary, change is seldom welcomed with open arms, particularly in the business world.

As with many other industries, changes within the electronic



payments industry happen for a variety of reasons: data breaches, financial fraud, and new regulations – just to name a few. Most changes are very subtle and usually go unnoticed by merchants and consumers. Then there are the dramatic changes that affect everyone who uses or accepts credit cards. EMV (Europay, MasterCard, Visa) would certainly be considered a drastic change that is impossible not to notice.

EMV essentially refers to the technology behind the new chip-embedded credit cards you may have in your wallet.

While this chip card may have mysteriously appeared in the mail sometime over the past year, it is just one of the results of many years of changes within electronic payments. EMV provides additional layers of security against the increasingly common cyber-attacks and credit card fraud affecting both merchants and consumers.

Internationally, EMV has proven itself for the better part of two decades.

However, many merchants in the US have been hesitant to make this change.

This reluctance is due partly to inaccurate information, predatory sales calls, or blatant scare tactics designed to entice merchants into buying credit card terminals at inflated costs.

The reality of the EMV implementation is much less dramatic than many have been lead to believe. In most cases, a credit card terminal capable of accepting chip cards will cost less than your annual Chamber membership. Furthermore, since purchasing these terminals should not be an expensive

investment, being locked into an expensive monthly lease is never the best option.

At AMG, we seek to provide you with accurate information to smooth your transition over to EMV. With all of the misinformation that has been conveyed, hesitation within the small business community to make this change is certainly understandable.

Change can often be difficult and is usually accompanied by growing pains, but it does not have to be expensive or time-consuming. However, the cost of making this change pales in comparison to the cost of ignoring EMV.

EMV is not only a worthwhile investment; it is a giant leap forward in safeguarding our information.



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