

# EMV Chip Cards - An Overview

Last Modified on 11/03/2020 12:29 am EST

EMV is new card technology designed to decrease fraud for card present transactions (CP transactions). A card present transaction is when a credit or debit card is physically handed to you and you swipe or insert the card into a card reader to read the magnetic stripe or chip.

The EMV regulations do NOT apply to card not present transactions (CNP transactions). An example of a card not present transaction is a transaction processed to a card that has been vaulted and stored to the Family record in Jackrabbit (for recurring payments). The card is not physically there for you to enter into the card terminal.

If you have a high volume of walk-in transactions, where you physically swipe a card, you could benefit from using an EMV Chip Card Terminal.



If all of your ePayment processing in Jackrabbit is through stored cards (card not present transactions), you will not benefit from the EMV Chip Card Terminal.

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