

# Europay, MasterCard® and Visa (EMV)

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**Europay, MasterCard® and Visa® (EMV)** refer to the increased security of payment card transactions through the use of a chip embedded in credit, debit, and prepaid cards. Chip cards are extremely difficult to duplicate, and paired with additional layers of security such as [encryption](#), tokenization, and other [authentication](#) techniques, EMV is geared toward significantly reducing card payment fraud.

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