

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.

Source: <https://cnbbank.bank/business-banking/treasury-services/what-is-emv>

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Last update: **2021/07/26 16:06**