

EUROPAY, MASTERCARD AND VISA (EMV) IMPLEMENTATION GUIDELINES

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Pursuant to Subsection X177.7 of the Manual of Regulations for Banks, the Monetary Board, in its Resolution No. 1795 dated 06 November 2014, approved the issuance of subject EMV Implementation Guidelines. This is part of BSP's continuing efforts to strengthen the electronic retail payment network and for the protection of the public against payment card fraud.

The attached guidelines* set forth the expectations of the BSP with respect to management of risks while the financial industry migrates the magnetic stripe payment environment to chip-enabled technology based on EMV. The guidelines shall govern the EMV implementation for debit cards in any card-accepting devices/terminals to safeguard customer information, reduce card fraud, and maintain interoperability of payment networks.

For information and guidance.

FOR THE MONETARY BOARD:

(SGD) AMANDO M. TETANGCO, JR.
Governor

* Text Available at the Office of the National Administrative Register, U.P. Law Complex, Diliman, Quezon City.

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