

# Why Upgrade Today?

**\*100 Million EMV Cards Issued in U.S. now**

**\*1.1 Billion by the end of 2015**

**\*13 Million Terminals need to be upgraded  
.....JUST LIKE YOURS**

**\* 70% of Credit Cards and 40% of Debit Cards  
will be EMV/Chip Cards by 2015**

**\*Estimated Cost of EMV-terminal between  
\$500 and \$2500  
depending on terminal type and whether you  
buy or lease...**

**\*19 Million Apple-Pay Ready Consumers by  
end of 2015**

**We can help YOU be READY,  
and we won't even charge you  
for the upgrade...  
HOW CAN THIS BE ??**

\*Sources: Javelin Research Group, 2014 Pulse Debit Issuer Survey, Gigiom Research, Business Insider