



*For immediate media release*

**DETAILED REPORT ON FINAL ATMIA EMV SURVEY NOW AVAILABLE**  
**Report reveals significant progress with ATM channel migration**  
**and also highlights post-migration challenges and strategies**

SIOUX FALLS, SD, April 20, 2018. ATMIA (the ATM Industry Association) recently released the results of its fourth EMV migration survey of U.S. ATM operators. The primary objective of the project was to assess how complete EMV migration is in the ATM channel now that all relative liability shift dates have passed. ATMIA was also seeking some measure of what challenges ATM operators face in a post-migration environment and their strategies for the next few years ahead.

**Perhaps the most impressive finding is that 91% of U.S. ATMs are now EMV-capable; and fully 86% are accepting chip-on-chip transactions. This represents significant improvement from an estimated 19% at the beginning of 2016 and 58% at the beginning of 2017.**

ATMIA also questioned respondents about other issues and challenges they face in a post-migration environment. Regular problems with EMV cards and EMV readers, 10% and 11% respectively, would seem to indicate lingering technical issues with these components. Earlier problems with mis-routed transactions, though, seem to have greatly diminished.

Looking to the future, expectations are very high that ATM functionality and transaction volume will see strong growth in the next few years. Initiatives to drive more teller transactions to the ATM are part of those expectations, as well as a push to expand financial inclusion through new transaction types that do not require a bank account.

“Every survey in this series has been quite informing,” says ATMIA U.S. executive director, David Tente. “However, this one in particular demonstrates what an impressive job our industry has done – despite the technical challenges and other difficulties we have faced throughout the entire process.”

ATMIA members who have not already done so can download the complete [2018 EMV Migration Survey Report](#) from ATMIA's website. Non-members may use the same link to request a copy of the Executive Summary. To become a member and gain access to this report, as well as a multitude of other resources, visit the [ATMIA website](#) or contact U.S. executive director, [David Tente](#).