

# PAI Secure ATM

With PAI Secure ATM, businesses like yours can help guard themselves against unexpected losses that occur when running a business. PAI Secure ATM, brought to you exclusively by **Payment Alliance International (PAI)**, provides coverage for cross-border EMV Maestro chargebacks that occur at your ATM(s), as well as data breach and compliance coverage for your business...*like no other program that exists in the market today.*

## ATM Owner EMV Liability Shift: Effective April 19, 2013

- As of April 19, 2013, MasterCard holds an ATM operator liable for acceptance of a Maestro® counterfeit cross-border chip card (also known as Europay®, MasterCard®, Visa® or “EMV” card) transaction.
- The upgrade required to accept and process EMV transactions is an expensive and time consuming process.
- Until you are ready to make the change, PAI Secure ATM is a safe and inexpensive risk mitigation solution that will help protect you against EMV chargebacks due to counterfeit card usage at your ATM(s).



## Multi-Pronged Coverage for EMV Chargebacks, Sticker Suits, and Data Breaches

- PAI has expanded the PAI Secure ATM indemnification program to include protection for the new EMV chargeback reason code and has also or retained existing coverage for other program components, as follows:

### EMV Chargebacks (\$25,000)

- **NEW!** The program has been expanded to include coverage for the ATM owner for any Reason 70 Chargebacks relating to the EMV liability shift

### Sticker Suit Coverage (\$50,000 + \$17,000)

- Retain the existing coverage for up to \$50,000 for any Sticker Suits for Surcharge, ADA or any other ATM sticker requirement
- Retain the \$17,000 legal defense fund for sticker suit litigation, which could be pursued through the end of 2013 when the ATM has been enrolled in the PAI Secure ATM program

### Breach Coverage (\$50,000)

- Retain the additional \$50,000 breach coverage for ATM devices



*Liability and theft coverage is no longer enough...in today's cyber environment, EMV chargeback, data breach and compliance coverage is a must for any business handling sensitive financial data that is closely regulated by the card associations or government.*

**PROTECT YOUR BUSINESS TODAY... DON'T THINK IT CAN'T HAPPEN TO YOU.**

**FOR MORE INFORMATION,**

[www.GoPAI.com](http://www.GoPAI.com)

877-271-2627

