



# EVC<sup>®</sup> CREATES NEW REVENUE



## Recurring revenue? From a *card*? You bet.

**EVC<sup>®</sup> (Ellipse Verification Code)** introduces a dynamic security code (CVV/CVC) via an integrated screen that brings industry-leading fraud protection to the card level. Great for customers, and great for issuers looking to maximize revenue from both their credit & debit card offerings.

Independent research shows that customers would pay a monthly upcharge for the fraud protection capabilities and other features of a dynamic security code card. Less fraud, more customers, and higher ROI. **EVC is a win all around.**

## WHY **EVC**<sup>®</sup>?

### Premium Value

Plastic. Composite. Metal. No matter the composition, EVC makes any card offering into a top-shelf value.

### Unexpected Revenue

Debit cards don't have to be a "loss leader" for issuers anymore. EVC gives bank cards the value to earn MRR.

### Maximize ROI

EVC lowers fraud-related costs while earning more revenue per unit. No other card technology increases return-on-investment like EVC.

# 68%

WOULD PAY \$1/MONTH FOR  
EVC-READY **DEBIT** CARDS

FIS Survey

# 54%

WOULD PAY \$1/MONTH FOR  
EVC-READY **CREDIT** CARDS

FIS Survey

# \$60M

ESTIMATED 5-YEAR REVENUE ON  
1 MILLION EVC-READY CARDS

Ellipse Pricing Research






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# EVC® Features Checklist

	 TRADITIONAL EMV	 VIRTUAL/E-CARDS	 EVC ENABLED EMV
ACCEPTED EVERYWHERE	Yes	No	Yes
DYNAMIC CVC/CSV	No	Yes	Yes
BATTERY FREE	Yes	No	Yes
INVISIBLE MODE	No	No	Yes
PROACTIVE PHYSICAL CARD PROTECTION	No	N/A	Yes
PROACTIVE CARD-NOT-PRESENT FRAUD PROTECTION	No	Yes	Yes
RENDERS STOLEN PHYSICAL CARDS USELESS	No	No	Yes
TOGGLE ON/OFF CHIP FUNCTIONALITY (CONTACT/CONTACTLESS)	No	No	Yes
FALSE DECLINE PROTECTION	No	No	Yes
CONSUMERS WOULD PAY EXTRA*	No	No	Yes

\*FIS SURVEY

## How EVC® Works

1



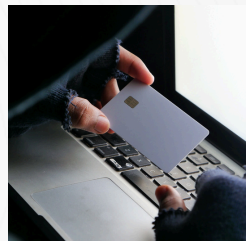
The cardholder uses an EVC-Ready card as normal. No change to user habits

2



The dynamic security code is refreshed during each EMV transaction via POS, ATM, and mobile apps

3



If card data is stolen, the dCVV/dCVC renders it useless on the black market

4



Customer data is secure. No need for card to be reissued