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CHIP CARDS GUIDE AND FAQs 10-30-15

ATTENTION: *In November 2015, we are mailing chip-enabled CREDIT CARDS which will replace all existing cards. Debit cards will be replaced at a later date.*

ABOUT CHIP CARDS

American consumers now have a strong weapon against fraud and identity theft. EMV chip cards are payment cards that contain an embedded computer chip. They offer advanced security when you use the card to pay in-store or at an ATM.

CHIP CARD GUIDE & FAQs

What is EMV?

EMV stands for Europay, MasterCard and Visa. It is the global standard for cards equipped with computer chips. This technology has been used in Europe for several years and has made its way across the Atlantic Ocean.

Why are Chip Card Transactions More Secure?

The chip technology used in-store and at ATM's makes every transaction unique. Additionally, chip cards are more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to commit fraud.

How Do I Know if I Have a Chip Card?

If you have a chip card the chip is located on the front of the card, usually in the upper left corner. You will still have a magnetic stripe on the back so that you can use it at merchants who don't accept chip cards yet.

How Do I Use My Chip Card in Stores?

For some chip-enabled terminals, instead of quickly swiping your card, you may be prompted to leave your card in the terminal until the transaction is completed.

What Should I Expect When Using My Chip Card at an ATM?

Depending on the type of ATM, your experience may differ slightly.

- **If your card stays visible**, use these steps for a successful ATM transaction:
 1. *Insert and remove your card as you normally would.* This tells a chip-enabled ATM whether or not you have a chip card. Then follow the prompts.
 2. *If the ATM is chip-enabled, it will prompt you to insert the card again and leave it inserted.* The ATM will clamp down on your chip card to hold it in place until the transaction is complete. Do not try to remove your card until prompted by the ATM.
 3. *When the ATM says the transaction is complete, remember to take your card.*
- **If your card is not visible**, a chip-enabled ATM automatically recognizes the chip on your card. If you are used to an ATM returning your card immediately, note that your chip card will now be returned at the end of the transaction. To complete a transaction, proceed as you normally would and follow the prompts. After the transaction is completed, remember to take your card.

Can I Still Use My Chip Card at a Non-Chip-Enabled ATM or Store Terminal?

Yes. Your card will have a chip and a magnetic stripe to accommodate any situation.

What Does a Chip-Enabled Store Terminal Look Like?

Chip-enabled terminals have all the features you are used to with a standard payment terminal, with the addition of a slot to insert your card. The slot is typically located at the bottom or top of the payment terminal.

Can I Use My Chip Card Outside of the U.S.?

Yes. Chip cards are widely used in international markets and are accepted in more than 80 countries. Having a chip card will make it easier for you to make purchases and complete ATM transactions when you travel internationally.

If you are in a country that is **not** yet chip-enabled, the magnetic stripe on the back of your card will continue to work.