

What are Chip Cards?

- A chip card- also known as an EMV card- adds an extra layer of security when you pay.
- Chip cards can be used anywhere your other cards are used, but the chip functionality only works at businesses with an activated chip-enabled terminal. If a merchant is not yet chip-enabled, you can still swipe your card to pay.



Why is it more secure?

- Your new card includes the latest chip technology which provides an added layer of security and greater protection against fraud for purchases made at the point-of-sale.
- Information programmed into the chip is personalized for your account and each transaction is unique, adding a new safeguard against fraud.

How do I use my chip card?



1. Insert chip end of card face-up into the merchant terminal and do not remove.



2. Follow prompts on-screen to approve the amount then enter your PIN or sign.



3. Remove your card when prompted.

World-Wide Acceptance

- Your chip card will make traveling easier and more convenient with its wide acceptance.
- Most merchants in other countries use chip-enabled terminals that work with your new card.
- Your card continues to have the traditional magnetic stripe on the back, allowing you to use it at merchants without chip-enabled terminals.

At an ATM

- Insert your chip card into the terminal and follow the instructions on the screen.
- Depending on the type of ATM, you may be prompted to re-insert your card.
- Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any cash you may have withdrawn.

On the Internet or Over the Phone

- Nothing has changed for transactions made online or by telephone. You'll make payments just as you do today.
- For recurring payments, make sure when you get your new card to update your card information with each company you have payments set up with.