

## INTRODUCING EMV CHIP CARDS

### Enhanced Security for your Debit Card

Frequently Asked Questions

#### **What are EMV chip cards?**

EMV chip card - also called a smart card or an EMV™ card - is a card that contains a microprocessor that enhances the security during point-of-sale transactions.

These cards, already used worldwide, use a security standard originally developed by Europay, MasterCard and Visa (EMV) as a way to fight card fraud resulting from theft, skimming and counterfeiting. The EMV technology has been adopted by the other major card brands and issuers.

#### **Why are some terminals not EMV chip enabled?**

Even though chip cards are being issued in the U.S. and some merchants have already installed EMV chip-enabled card terminals for payment, the entire conversion process is expected to take a few years to complete.

That's why EMV chip cards will continue to have a magnetic stripe on the back. That way, if a merchant's terminal or an ATM is not yet chip-enabled, your transaction can still be processed using the magnetic stripe as it is today.

#### **Is a chip card more secure than my current card?**

Yes. EMV chip cards add an additional layer of security to the safeguards that already protect your card. Each time you use your EMV chip card, it generates a code that is unique to that transaction. This makes it harder to counterfeit your card or to use it fraudulently for in-store purchases.

#### **How do I use them?**

Begin the payment process by 'swiping' your card, just as you do today. If the payment terminal is EMV chip-enabled, you will be asked to insert your card.

1. Insert the card, face up and chip end first, into the terminal.
2. Leave the card in the terminal during the entire transaction.
3. Follow the instructions on the screen and either sign or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

For merchants without EMV chip-enabled terminals, your payment will process as it normally does from your initial swipe.

#### **Can I use my EMV chip card anywhere?**

Yes. Your EMV chip card can be used virtually anywhere a Visa card is accepted in the U.S. and around the world. If a merchant has an EMV chip-enabled card terminal, you will insert your card during the transaction. In the U.S., you will still be able to 'swipe' your card to make your payment if a merchant has a regular terminal. You will need a PIN to be able to make a transaction at an ATM.

**When will I get my EMV chip card?**

We will be replacing all cards by October 3<sup>rd</sup>, 2016. Once your new card arrives in the mail be sure to activate it as soon as possible and then destroy your old card.

**Can I still use my current card?**

You can use your current card until you get your EMV chip card. At that time, activate your new chip card and start using it. Be sure to destroy your old card by cutting it up or shredding it.

**Do I need to sign the back of the card?**

Yes. You still need to sign the back of your card.

**Can I use it to make purchases online or by phone?**

Yes. You can use your EMV chip card to make these purchases as you do today.

**Can I use my card at an ATM?**

Yes. For ATM transactions, insert your card into terminal and follow the instructions on the screen. Depending on the type of ATM, you might 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 money you might have withdrawn.

**When I used my EMV chip card at an ATM, I was asked to select between “Debit” and “Visa Debit”. Which one should I choose?**

It is fine to select either one – your transaction will work either way.

**What is the difference between chip and signature and chip and PIN?**

You may be asked to provide your signature or enter your PIN to complete a transaction when you use your card. You will need to use your PIN at ATMs and it may be required at some unattended terminals such as fuel pumps and payment kiosks. Please note that some merchants are now requiring you to use your PIN for debit card transactions (previously you could select “credit” to sign instead). This change will also impact your HSA debit card (if you have one). This is why it is important to select and remember your PIN. You are always protected against fraud no matter if you sign or enter your PIN.

**What if my card is lost or stolen?**

It's important to report a lost or stolen card immediately. Keep a record of the telephone number on the back of your card and call it if necessary.

**Will EMV chip cards prevent data breaches?**

While chip cards won't prevent the types of large-scale data breaches that have hit some merchants, they do make it extremely difficult to produce counterfeit cards from that stolen data.

**Does an EMV chip card contain more information about me that could be stolen?**

No, a chip card does not contain any information about you that isn't in your magnetic stripe cards – just your name, account number, and expiration date.

**Can someone steal the information in my EMV chip card remotely using radio waves or a “contactless reader?”**

No, your chip card must be inserted into a POS terminal or ATM in order to read the chip.

**How can I get “cash back” when using my debit card?**

Some merchants that allowed cash back (e.g. supermarkets) had to disable this feature when they started accepting EMV chip cards. We expect that they will allow this feature within the next several months. Be sure to let the merchant know that you would like the option to get cash back.

**How can I enter a tip (e.g. at a restaurant or hair salon)?**

Some merchants that used to allow you to add the tip to the receipt after the transaction, may now ask you to specify the tip before the transaction. We expect that this will change over the next several months to restore the previous option of adding a tip after the transaction.

**Contact us for more information**

Call us at 559-686-1791 or stop in if you have additional questions about EMV chip cards.