

Using Your Chip Card Frequently Asked Questions

What is a chip card and why am I getting one?

Chip cards are payment cards that have an embedded chip. Chip cards offer you advanced security when you use the chip to pay in store or at an ATM.

Why are chip card transactions more secure?

Chip card transactions offer you advanced security in-store and at the ATM by making every transaction unique. And, your chip card is more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and 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. 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?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert your card.

1. Insert your card with the chip toward the terminal, facing up.
2. Leave card in terminal. Do not remove until prompted.
3. Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
4. When the terminal says the transaction is complete, remove your card.

What does a chip-enabled merchant terminal look like?

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

Where can I use my chip card?

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

My card isn't working, what are some possible reasons why?

1. You are inserting the card incorrectly. Make sure you are inserting the chip portion of the card into the terminal for the entire transaction.
2. The card was removed too soon. Do not remove the card from the terminal before the transaction has been completed. Removing the card early will result in a cancelation of the transaction.
3. You are at an unmanned kiosk. You may not be able to use this card at these types of terminals.

When traveling it is recommended cardholders always carry a backup form of payment.