

What are EMV a/k/a Chip cards?

EMV stands for Europay, VISA and MasterCard. Currently, traditional card transactions are processed through the information contained on the magnetic stripe of the card. With EMV cards, a small computer chip is included in the card. The technology associated with the chip adds a layer of verification when the card is used at an EMV enabled terminal to help ensure that the card has not been duplicated.

Why are chip cards more secure?

Cards with chip technology are extremely difficult to counterfeit or copy when used with a chip-enabled terminal or ATM.

How do I use my chip card to make purchases at a chip-enabled terminal?

- With the chip facing up, insert the chip end of your card into the terminal.
- Follow the prompts on the terminal screen, and if necessary, enter your Personal Identification Number (PIN).
- Keep the card in the terminal throughout the transaction, or the transaction will be canceled.
- When your transaction is complete, remove your card.

Can I use this card at locations without a chip-enabled terminal?

Yes, you can continue to use the magnetic stripe on the card as you do today at merchants and ATMs that do not yet have chip-enabled terminals.

Will EMV cards eliminate card fraud?

No, EMV will not eliminate card fraud. For example, when you use your card to make an online purchase, the physical card is not utilized. Therefore, EMV will not protect against fraud when the card is not present for transactions.