

EMV Debit/Credit Cards Facts and Questions

What is a Chip Card?

A Chip Card is a payment card that has an embedded chip. The chips offer advanced security when you use the chip card to pay in a store or at an ATM

What is EMV?

Chip cards are based on a global card payment standard called EMV, currently used in more than 80 countries. There are more than 3.4 billion chip cards issued across the globe. Learn more at www.emv-connection.com/consumers.

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 yet accept chip cards.

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 it instead. If you already know your chip card works there, start by inserting your card. These basic steps will help ensure successful transactions: Always remember when you use your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it.

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

Always remember when you use your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it.

What should I expect when using my chip card at ATMs?

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

If your card stays visible, use these basic steps for a successful ATM transaction:

1. Insert and remove your card as you normally would. This tells a chip-enabled ATM whether you have a chip card or not. 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 will automatically recognize the chip on your card. If you're 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. When the ATM says the transaction is complete, remember to take your card.

Can I still pay in store or use an ATM if I don't have a chip card?

Yes, merchants and ATMs will continue to accept magnetic stripe cards.

Can I still use my chip card at a non-chip-enabled ATM or merchant terminal?

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

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.

What does a chip-enabled ATM look like?

Chip-enabled ATMs have all of the features you are used to. You likely won't notice any physical difference between a magnetic stripe ATM and a chip-enabled ATM.

How do I know if a merchant terminal accepts chip cards?

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 it instead. If you already know your chip card works there, start by inserting your card.

How do I know if an ATM accepts chip cards?

At an ATM, start the transaction as you normally would and follow the prompts. A chip-enabled ATM will guide you through the transaction. Depending on the type of ATM, your experience may differ slightly.

If your card stays visible, use these basic steps for a successful ATM transaction:

1. **Insert and remove your card as you normally would.** This tells a chip-enabled ATM whether you have a chip card or not. 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 will automatically recognize the chip on your card. If you're 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. When the ATM says the transaction is complete, remember to take your card.

What if the terminal or ATM doesn't accept chip cards?

Cards will still have a magnetic stripe on the back, so even if a terminal or ATM is not yet chip-enabled, you can use your card as you do today.

Where can I use my chip card?

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

When will I be able to use my chip card at all merchant and ATM locations?

Every day, more merchants and ATMs are becoming chip-enabled to increase security for in-person card transactions, so you will start to see these terminals and ATMs at many of the stores and financial institutions you visit today. You will continue to be able to pay at both chip-enabled and non-chip-enabled merchants and ATMs with the same card.

When can I expect to get my chip card?

Many financial institutions are issuing chip cards today or are planning to soon.

Will anything change during my online purchases?

No. You will use your chip card for online purchases by following the same process you do today.

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.

