

Chip Card Q & A

Q. What are chip cards?

- A. The chip contains your card number, name, and other account information. There is no other personal information stored on the chip. Due to security in the chip, every transaction you make is unique, which makes it extremely difficult for the card to be copied or counterfeited. Your chip card will also have the usual magnetic stripe on the back so that you can continue using your card while merchants are transitioning to new chip card terminals.

Q. Why does my credit card require a Personal Identification Number (PIN)?

- A. Your credit card must have a PIN in order to provide you with the latest security features. By entering your PIN, you are validating that you are the authorized user of the card. In order to keep your card safe, do not share your PIN with anyone or write it anywhere on the card. You will not be charged a fee to use your PIN unless you are using your credit card to get a cash advance.

Q. What are the benefits of chip technology?

- A. The embedded microchip provides dynamic transaction security features and other capabilities not possible with traditional magnetic stripe cards. A chip card is extremely difficult to counterfeit.

Q. How is this card different from a magnetic stripe card?

- A. A chip card looks just like a traditional card with an embedded chip in addition to the standard magnetic stripe on the back of the card. Rather than swiping your card, you will insert your chip card into the card terminal to complete the transaction.

Q. How does chip technology work?

- A. Every chip card transaction contains unique data. Chip transactions are dynamic, not static like magnetic stripe cards. This makes it very difficult for fraudsters to create a counterfeit card.

Q. How do I set my credit card PIN?

- A. You are required to set the PIN on your chip-enabled credit card. Please call **800-844-2723** and select **Option 1** to activate your card and update your PIN, then select **Option 2** to update your credit card PIN. If you forget your PIN or want to change your current PIN, call 800-844-2723 to select a new PIN.

Q. Are chip cards new?

- A. Although chip cards are relatively new in the U.S., they have been used elsewhere for many years. Chip cards provide an extra level of security and are easier to use at international locations.

Q. Where can I use my chip card?

- A. Use your chip card at the exact same merchants you do now—by inserting the card into card terminals that are chip-enabled or swiping your card at merchant locations that have not yet switched to chip-enabled card terminals. You can also continue to use your card as you did before for online payments, telephone payments, and at ATMs.



Enjoy the added security and peace of mind of chip technology.



1. Insert your chip card into a chip-friendly reader.



2. Follow prompt to enter your PIN.



3. Remove your chip card when prompted.