

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.

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 2.5 billion chip cards issued across the globe. Learn more at emv-connection.com/consumers

Why are chip card transactions more secure?

Chip card transactions offer you advanced security for in-store payments 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?

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:

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.

Can I still pay in store if I don't have a chip card?

Yes, merchants will continue to accept magnetic stripe card payments.

When can I expect to get my chip card?

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

What does a chip-enabled 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.



How do I know if a 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.

What if the terminal doesn't accept chip cards?

Cards will still have a magnetic stripe on the back, so even if a terminal 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. 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.

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

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

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 when you travel internationally.