

Using Your EMV Card Frequently Asked Questions

What is an EMV chip-enabled card?

EMV stands for Europay, MasterCard, and Visa. The three came together in a joint effort to ensure a secure and global way for payment card transactions to be accepted worldwide. Your EMV card has an embedded microchip in it. When used to pay at merchants with chip-enabled terminals and ATMs, the system validates the information on the chip helping to ensure a more secure transaction.

What is the benefit of a chip-enabled card?

Chip cards are a standard payment method around the world, so having this feature makes purchasing abroad much easier. A card with a microchip is more secure than one with just a magnetic stripe on the back because the account information in the chip is encrypted making it extremely difficult to counterfeit.

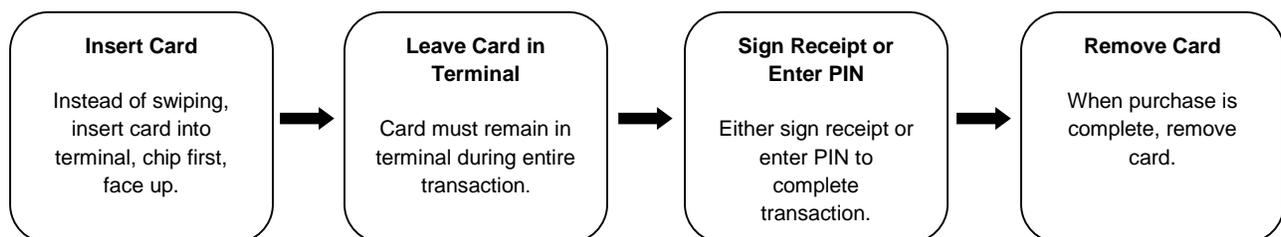
What information is on a chip-enabled card?

The microchip embedded in the card stores information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripe.

How will I make a purchase with my chip-enabled card?

1. Insert the chip portion of the card into the terminal for the entire transaction. Removing the card early will terminate the transaction.
2. Follow the prompts on the terminal screen.
3. You will be asked for a signature to complete most purchases. In some cases a PIN may be requested.

You can still use your card in the traditional way by swiping the magnetic stripe in the swipe section of a terminal if the terminal is not EMV enabled.



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.