

EMV (Chip Card) FAQs

Chip cards are credit or debit cards that have an embedded computer chip (or microprocessor) in addition to a traditional magnetic strip. Using a chip card at chip-enabled terminals provides an additional level of security for your transactions and account information.

This technology is becoming more common in the United States and is already being used in many countries around the world. RBFCU has already begun issuing credit cards with chip technology and is in the process of converting members to debit cards with chips, as well.

When will I receive a chip card?

Credit cards: RBFCU began issuing chip credit cards in July 2015 and will continue to convert credit cards with new and reissued cards.

Debit cards: RBFCU began converting debit cards in June 2016. Members will receive a new chip card once their traditional card(s) expire.

However, members may request to receive a new credit or debit chip card prior to their card's expiration by contacting the [Member Service Center](#).

Why do I need a chip card?

Chip card technology helps prevent fraudsters from gaining account information from a card's magnetic strip. In addition, most U.S. merchants have converted or are in the process of converting to new chip-enabled terminals. If you currently use a magnetic strip card in the U.S., you can keep using it as you normally would. Cards with the magnetic strip will work on chip-enabled terminals and chip cards can be used at terminals that read magnetic strips.

How different is a chip card?

A chip card looks and performs very similarly to a traditional credit or debit card. The main difference is the small metallic computer chip, or microprocessor, on the front of the card. The chip card is designed to be used with a chip-enabled terminal at the point of sale (POS). Additionally, as an added level of security, you may be asked to enter a PIN for transactions you traditionally signed for in the past on credit transactions, as well as debit ones.

However, because it still has the traditional magnetic strip, you can still use it for transactions even if the merchant has not converted to a chip-enabled terminal.

What are the advantages?

Chip card technology provides stronger protection against fraudsters, in particular against "skimming," a technique criminals use to copy data from a card's magnetic strip and create a counterfeit card. When a retailer uses a chip-enabled terminal, the chip technology, along with your PIN, encrypts the card data, which helps prevent your account information from being compromised.

Will all merchants accept chip cards?

Some merchants already have chip-enabled terminals to accept chip cards and the number of retailers accepting chip cards continues to grow. Your new card will have both the new chip technology and the magnetic strip so it can either be swiped or inserted at a chip-enabled terminal. For online purchases, you will use your card just as you do today.

Will the chip card require a PIN?

Chip-enabled terminals may require a PIN number to complete transactions.

Important: While the PIN may be necessary to complete a transaction, the merchant should not ask for your PIN. Your PIN should NEVER be shared with anyone and should always be kept confidential when processing any transaction. If a merchant asks for your PIN, do not give it to them under any circumstance. Please ask the merchant to extend their terminal to reach you so that you can enter your PIN. If you are in a drive-thru and the terminal cannot reach you, you may have to go inside so that you can enter your PIN and complete the transaction.

All or most stores in these chains accept chip cards: Target, Walmart, CVS and Walgreens.

How do I activate my **Debit** chip card?

- If your card expires and a new card is reissued (and the card number does not change), you may activate your new card by simply completing a transaction using your PIN at a terminal or ATM. *Please note: You cannot activate your card at a gas station.*
- If your card is reissued with a new card number, because it was lost or stolen, you will choose a new PIN by calling 1-866-307-4655 and activate your card by completing a transaction using your PIN at a terminal or ATM.
- The PIN is the number you selected when you first activated your card. *Note: Your PIN number will not change when your card expires and is reissued, but if you receive a new card and the card number has changed, you will need to select a new PIN (see instructions to activate your debit card above).*

How do I activate my **Credit** card chip card?

- For security purposes, you will be required to call the automated voice response system at 1-866-839-3492 from your home telephone number.
- The PIN for your credit card will be mailed separately. You can change this to a PIN of your choice at an RBFCU ATM, with the exception of ATMs located at Murphy gas stations. **Important:** You must know your current credit card PIN to be able to change it at the ATM. Please contact RBFCU at 1-800-580-3300 if you did not receive your PIN.

How do I use the chip card at chip-enabled terminals?

To use a chip-enabled terminal, the cardholder will insert their card into the bottom of the terminal and follow the prompts on the screen. The terminal will read the information contained in the chip, making sure the card is valid and authenticating it more securely.

Step-by-step process:

1. **Insert card** - Instead of swiping, you will insert your card into the terminal, chip first, face up.

How to Use Your Chip Card

- 1 Insert Card:** Instead of swiping, insert your card into the terminal, chip first, face up.
- 2 Leave the Card in the Terminal:** The card must remain in the terminal until prompted to remove.
- 3 Follow Screen Prompts:** RBFCU cards are PIN-preferred and typically require a PIN to be used. If the merchant's terminal does not require a PIN, please follow their prompts.
- 4 Remove Your Card:** When your purchase is complete, remove your card from the terminal.

You may need to remind the merchant to let you enter your PIN.

2. **Leave the card in the terminal** – The card must remain in the terminal during the entire transaction.
3. **Follow the instructions on the screen – It may or may not ask for your PIN.**
4. **Remove your card** – When the purchase is complete, take your card.

Will the chip card prevent data breaches or fraud?

While no technology is completely foolproof, chip technology provides an added level of security and makes it more difficult for data to be compromised. The computer chip within the card offers more security by encrypting the card information which prevents fraudsters from gaining account information from the magnetic strip and creating a cloned card.

What do I need to do to get a new card?

All cards on your account will automatically be converted to the new RBFCU chip card at no cost and sent to you in the mail once your card is up for renewal. There will be no change to your interest rate for credit cards, or any other benefits on your account. To ensure delivery, please be sure RBFCU has your most recent address on file.

To request a chip card before your card's renewal date, you may contact our [Member Service Center](#).

Will there be a fee to receive a new chip card?

No fees will be assessed to upgrade your traditional card to a chip card. You may receive your new card when your current card expires or you can contact our [Member Service Center](#) to request a card upgrade in advance.