Debit Chip Card FAQ’s

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.

This technology is being used in many countries around the world. All merchants in the U.S. were given the opportunity to be EMV compliant by Oct. 1, 2017. Due to difficulties, gas stations were given a three year extension, to Oct. 1, 2020

Why do I need a chip card?
Chip card technology helps prevent fraudsters from gaining your card information from a card’s magnetic strip, when the merchant and card are EMV compliant. In addition, most U.S. merchants have converted to new chip-enabled terminals.

How different is a chip card?
A chip card looks and performs very similarly to a traditional 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). Depending on how the merchant’s processor is set up, you may be asked to enter a PIN for transactions you would traditionally sign for.

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 card information from being compromised. *The chip provides additional security when the card and the merchant are EMV compliant.*

Will all merchants accept chip cards?
All merchants were given the opportunity to be EMV compliant by Oct. 1, 2017. In the event that the merchant did not upgrade to chip-reader terminals, the merchant will be liable for any fraudulent transactions that take place at their locations.
*Gas stations will need to be EMV compliant by Oct. 1, 2020.*
**Will the debit chip card require a PIN?**

Chip-enabled terminals may require a PIN number to complete transactions on the debit card.

**Important:** While the PIN will be necessary to complete most transactions, 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. However you may be able to bypass the enter PIN option if the merchants terminals are able to complete the request.

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

To select your PIN and activate your card, you must call 1-866-307-4655. Once the PIN has been selected, your card is ready for use.

- If your card is reissued with the same number, you can activate your card by using the physical card. You do not need to call the IVR system.
- If you were issued a new card number because your previous card was lost, stolen, or has been affected by fraud you will select a new PIN and activate the new card by calling 1-866-307-4655.

*Please note: You cannot activate your card with an online transaction or at a gas station.*

**How do I use a chip card at a chip-enabled terminal?**

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.

**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, when used at an EMV compliant terminal, offers more security by encrypting the card information which prevents fraudsters from gaining information from the magnetic strip.

*While EMV cards will provide an extra level of security, it is still best to be aware of the terminals where you use your card.*

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

No. There are no fees associated with receiving a new chip card.