

How to use your new EMV chip credit card

What is EMV?

EMV stands for EuroPay, MasterCard, VISA and it represents microchip technology in your card that increases security. This technology originated in Europe and has been instrumental in preventing the spread of credit and debit card fraud. It's coming to you in this new card.

How does my EMV card work?

The microchip inside the card provides dynamic data at the time of use that cannot be known by someone who steals your card or card number. Additionally, a microchip is much more difficult to replicate or counterfeit than the old magnetic strip cards.

Do I need to do anything?

Your new EMV card has a new expiration date, so if you have automatic payments set up through your card, you will need to give merchants this new expiration date.

How do I use my new EMV card?

While EMV cards are widely accepted throughout Europe, many merchants in the US are still working to process EMV transactions.

First, swipe your card. If the merchant isn't EMV-ready, the transaction will process using the magnetic strip on your card. If the merchant is EMV-ready, you will be prompted to insert your card in the terminal. Your card will be kept safely inside the terminal while the microchip is authenticated and the transaction is complete.

Second, remember your PIN. Terminals may use different formats (either your PIN or your signature) to authenticate you as the card-holder.

Third, remove your card. Some terminals may remind you to take your card, but some may not.

If you have any questions, we're happy to help at 800-257-5354 or 856-486-3250.