

Questions about your new chip-enhanced card?

Q: What is a chip-enhanced card?

A: Your new chip-enhanced card contains an embedded microchip. This chip holds information that is encrypted, making it extremely difficult for the card to be copied or counterfeited. Rather than swiping your card, you will insert your chip card into a chip-enabled terminal to complete a transaction. In addition to the embedded microchip, your new card still has a magnetic stripe on the back and you will be able to make purchases by swiping your card at merchants who have not yet switched to chip-enabled terminals.

Q: Why was my card replaced with a chip-enhanced card?

A: Replacing your card with a new chip-enhanced card is one way we can help simplify your purchase experience as technology continues to change.

Q: What are the security benefits of my new chip-enhanced card?

A: Your new card comes with advanced security due to the chip technology that makes it difficult for a fraudster to counterfeit your card.

Q: Where can I use my new card?

A: Use your chip card at the exact same merchants you do now, by inserting the card into terminals that are chip-enabled or swiping your card at merchant locations that have not yet switched to chip-enabled terminals. You can also continue to use your card as you did before for online and telephone payments.



Q: Are chip cards new?

A: Although chip cards are relatively new in the U.S., they have been used in other countries for many years. In some countries, particularly in Europe, chip cards are the standard.

Q: What should I do with my existing card?

A: Once you have activated your new card, please destroy your existing card.

Q: How do I know if my card can tap to pay?

A: Cards that have tap to pay capabilities have this symbol on the front or back of the card: . For smaller-dollar amount purchases, you can tap your card to pay at merchants that have the following symbol on the terminal: . If a merchant does not have this functionality, you will need to insert the card into the terminal and follow the prompts to complete the transaction.

How to make a transaction with your new chip-enhanced card.

When making a transaction with your new chip-enhanced card, it's important to leave the card in the terminal until the transaction is complete. (If you remove the card too soon, the transaction will end and your purchase will not be processed.)

1. Insert the chip portion of the card into the terminal with the chip facing up.
2. Follow the prompts on the terminal screen.
3. The terminal will display the purchase amount.
4. When your transaction is complete, you will be prompted to remove your card.

At restaurants, a portable terminal may be brought to your table. Remember, if a chip terminal is not available, you will still be able to make purchases by swiping your card and signing the receipt.