

About Your New Chip Card

and the protection it provides for you.



What is a chip card?

Your new card comes with an encrypted microchip embedded in it. This microchip provides an enhanced layer of security to your transactions. They are also referred to as EMV cards.

What are the benefits of a chip card?

Chip technology is already used widely around the world. It makes payment systems more secure by reducing fraud at chip-enabled terminals. The encrypted microchip is difficult to counterfeit. Information programmed into the chip is personalized for your account and each transaction is unique, adding an additional safeguard against fraud.

What information is stored in the chip?

The chip contains information used to process your transactions at a merchant terminal or ATM. No personal information is stored on the chip.

Can I use my card for everyday transactions or at non-chip terminals?

Yes! Your chip card will still have the magnetic stripe on the back so you can continue using your card at merchants that don't have chip-enabled terminals. However, the enhanced security features do not apply if a chip-enabled terminal is not used.

How do I use my chip card for phone or online transactions?

You'll complete phone or online transactions the same way you would with a magnetic stripe card. Just provide your card information and complete your transaction.

Are there any additional fees associated with the chip card?

No. There are no additional fees associated with using your new chip card.

How to Use Your Chip Card



At chip-enabled terminals

Insert your card face up and chip end into the terminal. Leave your card in the terminal during the entire transaction. Follow the instructions on the screen and sign your name or enter your PIN as needed. Remove your card and take your receipt when the transaction is complete.

At terminals that are not chip-enabled

Swipe your card to use the magnetic stripe as you have previously. The enhanced security features of the chip are not available when the card is swiped.

At an ATM

Insert your card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you may be asked to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any cash you have withdrawn. A PIN will be required for ATM transactions.

Online or on the phone

Transactions conducted online or over the phone won't change. Payments will be made as they are currently.

For more information about your chip card, contact us at 800-533-0448 or visit www.accentracu.org/chip.