



# CHIP CARDS

Banks are issuing payment cards embedded with security chips to help protect you against fraud at the register.



## WHAT IS A CHIP CARD?

A chip card—also known as an EMV card—is your financial institution’s way of adding an extra layer of security when you pay. Chip cards can be used anywhere your other cards are used, but the chip functionality only works at a business that has an activated chip-enabled terminal.

## WHY ARE CHIP CARDS MORE SECURE?

- The chip generates a unique, one-time code each time you dip your card at a chip-enabled terminal. Your purchase can only be approved with the chip-generated code.
- The chip in your card is virtually impossible to duplicate. That means attempts by a fraudster to create and use counterfeit cards will be much harder.
- Consumers continue to have zero liability for fraudulent transactions.



## HOW DO I USE IT?

- 1 Insert your card into the chip-enabled terminal with the chip first, facing up.
- 2 Leave the card in the terminal until the transaction is complete. You may be prompted to sign your name.
- 3 If there isn’t a chip-enabled terminal, use the card the traditional way and swipe.

**More questions?** Your bank is ready to help. Simply visit the website on the back of your card.