



Your New EMV Card is here!

Your enclosed card contains a new security feature: an EMV chip. Use of this new feature will help keep your financial information more secure.

Follow these steps when using your EMV chip card:

1. Insert your card into the slot at the bottom of the card reader. Leave your card in the slot. Follow the prompts on the machines.
2. If the retailer's machine doesn't yet accept EMV chip cards, you may run the transaction using the magnetic strip on the back.
3. Sign for your purchase or enter your PIN as prompted. Once the transaction is complete, remove your card.



Additional Information



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.

What makes it more secure?

The microchip in the card provides dynamic and secure data to the merchant's terminal at the time of use. However, neither your card number nor PIN are ever stored in the merchant's terminal. Additionally, the microchips are much more difficult to counterfeit than cards with just a magnetic strip.

Where can I use my new card?

While these cards have been used in Europe and Mexico for quite sometime, they are just coming into use in the U.S. If your merchant is EMV-ready, the card reader will prompt you to insert your card. If you are at a terminal that does not yet accept EMV cards, they will process your transaction using the magnetic strip on your card.

Do I need to do anything?

Your new card has a new expiration date and CVV2 code (on the back). If you have automatic payments authorized on this card, you will need to give the merchants your new expiration date and CVV2 code.

For more information contact us at 206.622.8415 • 800.423.1071