



## CHIP CARDS WHAT IS EMV®?

EMV stands for Europay, MasterCard®, and Visa®, and is commonly referred to as a chip card. The chip within the card stores account information more securely, and the technology itself provides protection against fraudsters creating a replica of your card.

### WHEN WILL I RECEIVE A CITIZENS FIRST BANK CHIP CARD?

As of now, there's no set date for when all cards must become chip cards. Citizens First Bank is in the process of making the upgrades to EMV®. Current cardholders can expect to receive a chip card issuance upon card expiration. New cardholders will receive chip cards.

### WHY THE SWITCH TO CHIP CARDS?

Chip cards are equipped with EMV technology. The chip on the front of the card stores account information more securely, and the technology itself provides reduction in card fraud resulting from counterfeit, lost, and stolen cards.

### WHAT DOES A CHIP CARD LOOK LIKE?



The main difference of a chip card versus your current debit card is that it'll include a chip on the front of it, and the card will need to be inserted at the store or ATM terminal to be read. The chip card remains the same size, shape, and weight as current debit and credit cards.

### WHEN WILL MY CARD NO LONGER HAVE A MAGNETIC STRIPE?

Chip cards will have a chip on the front and a magnetic stripe on the back for the foreseeable future. During the lengthy U.S. transition period, either the chip or the magnetic stripe will need to be used depending on where you're shopping. There's no set date for when all merchants are required to start using chip-enabled terminals to accept payment, so during this transition period you may be told to insert your card instead of swipe, or vice versa.

### WHAT IS A "TERMINAL"?



A terminal is any machine you use to make a payment for a service or an item, including ATMs. Eventually most, if not all, terminals you use will be chip-enabled.

### WHAT WILL HAPPEN AT THE TERMINAL?

Physically, the purchasing process using the chip card will feel the same as it does now, except the card will be inserted and left in the terminal while the transaction processes, rather than being swiped through the card reader.

- If the chip card is swiped at a chip-enabled terminal, the terminal will prompt you to insert the card.
- If the terminal isn't chip-enabled, you'll swipe the card as usual.

### WHAT IF I HAVE MORE QUESTIONS?

Call toll free 877.902.1442 for Customer Service.



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