



# FIRST STATE BANK

Hometown Bank ... Hometown Bankers

## GENERAL CHIP CARD QUESTIONS

### What is a chip card and why am I getting one?

Chip cards are payment cards that have an embedded chip. The card offers advanced security when you use the card to pay at a merchant or at an ATM.



### What is EMV?

Chip cards are based on a global card payment standard called EMV, currently used in more than 80 countries. There are more than 3.4 billion chip cards issued across the globe. Learn more at [www.emv-connection.com/consumers](http://www.emv-connection.com/consumers).

### Why are chip card transactions more secure?

Chip card transactions offer you advanced security in-store and at the ATM by making every transaction unique. In addition, your chip card is more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot, then, be used to create counterfeit cards and commit fraud.

### How do I know if I have a chip card?

You will see the chip is located on the front of the card. Your card will still have a magnetic stripe on the back so that you can use it at merchants not yet accepting chip cards.

### When can I expect to get my chip card?

In November 2016, FSB will perform a mass re-issue and convert all existing cards to chip cards.

## QUESTIONS ON CHIP CARD USE AT MERCHANTS

### Where can I use my chip card?

Anywhere. Your card will have a chip and a magnetic stripe to accommodate either situation.

### When will I be able to use my chip card at all merchant locations?

Every day, more merchants and ATMs are becoming chip-enabled to increase security for in-person card transactions, so you will start to see these terminals and ATMs at many of the stores and financial institutions you visit today. You will continue to be able to pay at both chip-enabled and non-chip enabled merchants and ATMs with the same card.

### How do I use my chip card in stores?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. If you already know your chip card works there, save time and insert your card as you begin the transaction.

### Can I still pay in store or use an ATM if I don't have a chip card?

Yes. Merchants and ATMs will continue to accept magnetic stripe cards.

### If the merchant doesn't accept chip cards; can I still use my card?

Yes. Your card will have a chip and a magnetic stripe to accommodate either situation. In this instance, you will swipe your card and it will work just as it does today.

### What does a chip-enabled merchant terminal look like?

Chip-enabled terminals have all the features you are accustomed to with payment terminals, with the addition of a slot (generally at the bottom) to insert your card.



#### Easy as 1-2-3!!

1. Insert card face up with chip leading into terminal.
2. Provide signature or PIN as prompted by the terminal.
3. When instructed, remove your card.

**REMEMBER: DIP & HOLD  
NOT SWIPE & GO**

## QUESTIONS ON CHIP CARD USE AT ATMs

### How do I know if an ATM accepts chip cards?

At an ATM, start the transaction as you normally would and follow the prompts. A chip-enabled ATM will guide you through the transaction. Depending on the type of ATM, your experience may differ slightly. NOTE: All FSB ATMs are chip enabled!

### What does a chip-enabled ATM look like?

Chip-enabled ATMs have all the features you are accustomed to. You won't likely notice any physical difference between a magnetic-stripe ATM and a chip-enabled ATM.

### When will I be able to use my chip card at all ATM locations?

Every day, more merchants and ATMs are becoming chip-enabled to increase security for in-person card transactions, so you will start to see these terminals and ATMs at many of the stores and financial institutions you visit today. You may continue to pay at both chip-enabled and non-chip enabled merchants and ATMs with the same card.

### If an ATM does not accept chip cards, can I still use my chip card?

Yes. Your card will have a chip and a magnetic stripe to accommodate any situation.

### What should I expect when using my chip card at ATMs?

#### DIP STYLE ATM CARD READERS:

If you insert your card and then remove it quickly *before* the transaction is initiated, you are using a dip style ATM. When ATMs are chip-enabled, you *will be required* to first swipe your card and then re-insert it *leaving it in the card reader* until the transaction is complete and the ATM instructs you to remove your card.

#### OTHER CARD READERS:

At some ATMs, the machine pulls your card entirely inside the machine before you begin a transaction and holds the card throughout returning it after the transaction is completed. In this case, you won't likely notice any change.

**1**



1. Swipe Card
2. When prompted, Re-insert card face up with the chip leading into the terminal.

**2**



1. Leave card in the ATM during the entire transaction.
2. Enter your PIN to begin.

**3**



When instructed, remove your card, cash & receipt

## QUESTIONS ON CHIP CARD ONLINE & WHEN TRAVELING

### Will anything change during my online purchases?

No. You will use your chip card for online purchases using the same process you do today.

### Can I use my chip card outside of the U.S.?

Yes. Chip cards are widely used in international markets and are accepted in more than 80 countries. Having a chip card will make it easier for you to make purchases and complete ATM transactions when you travel internationally.

Remember ... Dip & Hold ... Not Swipe & Go!!