

FAQ – Chip Cards

What does EMV stand for?

EMV is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. EMV – Eruopay, MasterCard, and Visa.

What is a chip card?

A chip card is just like your current debit card but it contains an embedded microchip in addition to the traditional magnetic stripe. The chip encrypts information to help increase data security when making transactions at merchants or ATMs that are chip-enabled.

Where can I use my chip card?

You can use your chip card wherever they are accepted. More merchants and ATMs are becoming chip-enabled throughout the U.S. Your chip card will still work where only magnetic stripe transactions are accepted.

Are chip cards secure?

The new chip cards are more difficult to counterfeit or copy due to a unique process that is used to prove that the card is authentic.

While magnetic stripe cards are still considered secure, chip technology is the next step in providing security for our customers. **Whether you use the magnetic stripe or the chip to make your purchase, the security features and protection are the same.**

Remember, if you notice any suspicious activity on your account, please notify us immediately by calling the number on the back of your card or the bank at (785) 437-2271.

Do I receive the same benefits on my new chip card as I did on my old card?

Yes. You'll continue to enjoy the same benefits with your new chip card as you do today with your current card.

How does my new chip card work?

It's easy. If a retailer has a chip-enabled terminal, simply insert your chip card face up in the terminal. You will leave the chip card in the terminal while the transaction is processed. To authorize your transaction, you will just follow the same prompts as you do today. You'll be prompted to enter your PIN or to provide a signature as you normally would to verify the transaction. Your card is available to be removed from the terminal once the transaction is completed.

If the retailer is not equipped to read the chip card, just swipe as you do today. Nothing will change for transactions made over the phone or online.

It will be the same process for ATM's as it is for retailers. If the ATM has a chip reader, you will simply insert your chip card. **DO NOT PULL THE CARD OUT!** You will leave the chip card in the ATM while the transaction is processed. You'll be prompted to enter your PIN just like you do now. Once the transaction is complete the ATM will release your chip card and you will be able to remove it.

Are there times when my chip card may not work even when inserted into the chip terminal?

Yes, during this transition, you may encounter certain situations where your chip card may not work but you will be able to still use it by swiping it. Some examples of when your card may not work are:

- The chip terminal is installed, but not turned on. Some merchants are not yet allowing any chip cards to be inserted. This situation will probably be the most common while merchants are going through the transition. If you insert your chip debit card and nothing happens, please swipe your card to complete your transaction.
- The chip terminal is turned on for chip *credit* cards only. Some merchants are only allowing chip *credit* cards to be inserted, chip *debit* card capability will be available at a later date. If you insert your chip card and nothing happens, please swipe your card and complete your transaction. There is anything wrong with the chip on your card just means the merchant did not have their chip terminal turned on.

You may always choose to swipe your card first, and if the merchant accepts chip debit cards, you will be instructed to insert your card and complete the transaction using the chip.