



## EMV Chip Card FAQ

- **When will I get my chip card?**

You will receive a new EMV® chip card upon the expiration of your existing debit card.

- **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.

- **Why the switch to chip cards?**

The biggest benefit of switching to chip cards is improved security and the reduction in card fraud resulting from counterfeit, lost and stolen cards.

- **What does a chip card look like?**

A chip card is the same size, shape and weight as your current debit card. The main differences you'll notice include a chip on the front of the card, and the card will need to be inserted in the store or ATM terminal to be read.

- **What does a chip-enabled terminal look like?**

A chip-enabled terminal looks almost identical to the terminals you use today when you swipe your cards. In addition to the magnetic stripe reader, chip card terminals have a slot on the front where you will insert and leave your card while your transaction processes.

- **How do I pay at a retailer with a chip card?**

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

- If you swipe your chip card at a chip-enabled terminal, the terminal will prompt you to insert the card if it's capable of supporting a chip transaction.
- If the terminal is not chip-enabled you will swipe your card as you have always done.

- **Will online purchases be done differently with a chip card?**

No, online purchases with a chip card will be the exact same as online purchases with your current debit card.

If you have any additional questions about your new EMV® chip card contact PCSB at 800.432.0387 and speak with one of our Contact Center Specialists Monday - Friday from 7-7 pm or Saturday 8-1 pm.