



FAQ Sheet: First Citizens' EMV Debit Cards

About Chip Cards:

- **Why does my debit card now include a chip?**
 - As chip technology will soon become the security standard in the U.S., many merchants are beginning to accept chip cards and we want you to be ready. You will enjoy greater security when making purchases at a chip-enabled terminal since the chip provides better protection against counterfeit fraud. Chip technology is already used in over 130 countries around the world, including Canada, Mexico and the United Kingdom.

- **What is a chip card?**
 - A chip card is a standard-size plastic debit card that contains an embedded microchip as well as a traditional magnetic stripe. The chip encrypts information to help increase data security when making transactions at terminals or ATMs that are chip-enabled.

- **What is a smart card or an EMV card?**
 - You may hear chip cards referred to as "smart cards" or "EMV cards" – they are different ways of referring to the same type of card. Similarly, an EMV terminal is the same as a chip-enabled terminal.

- **Where can I use my chip card?**
 - More terminals and ATMs are becoming chip-enabled throughout the U.S. You will also enjoy greater acceptance when traveling internationally. Your chip card will still work at terminals and ATMs where only magnetic stripe transactions are accepted.

- **Are chip cards secure?**
 - Yes. Chip technology has been around for over two decades and is already the security standard in many countries around the world. When purchases are made using the chip feature at chip-enabled terminals, the transaction is more secure because of a unique process that is used to determine if the card is authentic. This makes the card more difficult to counterfeit or copy.

 - While magnetic stripe cards are still considered secure, chip technology is the next step to providing enhanced security to our customers. Whether you use the magnetic stripe or the chip to make your purchase, you can have confidence in the protection and security features we provide for all debit card accounts.

 - Remember, if you notice any suspicious activity on your account, notify us immediately by calling the number on the back of your card.

- **Will chip cards prevent third-party data breaches?**
 - Chip card technology provides an additional layer of security when used at a chip-enabled terminal. The technology may help reduce certain types of fraud resulting from data breaches; however, it will not prevent a data breach.

- **Will chip cards prevent all fraud from happening?**
 - No. As the industry continues to develop new ways to protect consumers, perpetrators continue to look for new ways to commit fraud. Chip cards provide an additional layer of security at chip-enabled terminals, on top of the fraud prevention monitoring we currently provide.

- **Will chip cards allow others to track my location?**
 - No. Chip card technology is not a locator system. The chip on your card is limited to supporting authentication of card data when you make a purchase.

- **Is a chip card the same as contactless payment?**
 - No. Contactless cards employ near-field communication technology (NFC), which has a radio antenna that transmits account information, and work by waving or tapping your card in front of a device. Chip cards must be inserted face-up into a chip-enabled merchant terminal that allows the chip to make contact with the reader to authorize and complete a transaction. (Remember to keep your card inserted into the terminal while the transaction is processed.) Currently our cards are not enabled for contactless payments.

- **Do the same benefits come with my chip card that I had with my prior card?**
 - Yes. You will continue to enjoy the same benefits with your chip card as you do today with your magnetic stripe only debit card.

Using Chip Debit Cards

- **Do I need to do anything when I receive my new debit card?**
 - When you receive your new EMV Chip Debit Card, you will need to activate it by dialing the 1-800-448-8268 number on the sticker attached to your card. Your new card will have a new card number, expiration date, and CVV2 code (on the back). If you have recurring payments authorized on this card, you will need to give the merchants your new card number, expiration date and, for some merchants, the CVV2 code.

- **How does a chip debit card work?**
 - It's easy. If the retailer has a chip-enabled terminal, simply insert your chip card face up in the terminal. The chip card will remain in the terminal while the transaction is processed. To authorize your transaction, just follow the prompts as you do today.

- You will be prompted to enter your PIN or to provide a signature as you normally would to verify the transaction. Your card can 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. For transactions made over the phone or online, nothing changes.
- **Now that I have a chip debit card, do I need to notify the bank before I travel internationally/domestically?**
 - Yes, It's important that you notify us to set a travel notice on any card(s) you plan to use while traveling, to help prevent interruption. To set a travel notice, call the number on the back of your card and speak with a First Citizens' Federal Credit Union representative for your protection, we will continue to monitor card activity even when a travel notice is set
- **What should I do if I am not able to select either 'debit' or 'credit' to verify my transaction, or request cash back when using a chip debit card?**
 - Once you insert your chip debit card in to the terminal, you will be prompted to either enter your PIN (debit) or provide your signature (credit) to verify your transaction.
 - Both ways are secure and help protect you from counterfeit fraud. The transaction is processed the same way and funds are taken directly from your checking account.
 - If the merchant won't allow you to enter your PIN (debit), you will not be able to request cash back. In this case, you may either locate an ATM to withdraw cash or try a different merchant.
- **Are there any situations where my chip debit card may not work when inserted into the chip terminal?**
 - Yes, during this transition, you may encounter the following situations:
 - **The chip terminal is installed, but not turned on.** Some merchants are not yet allowing any chip cards to be inserted. This will occur frequently in the short-term while terminals are becoming chip-enabled. 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 and plan to allow chip debit cards at a later date. If you insert your chip debit card and nothing happens, please swipe your card and complete your transaction. This does not mean there is anything wrong with the chip on your card. 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 into the term.
- **When can I expect to receive a debit card with chip technology?**
 - We will be starting to produce EMV debit cards starting with the June re-issues. We will start to replace mag-stripe cards with EMV for any new cards being produced. Our

monthly re-issues will start to convert to EMV monthly until we re-issue are entire card portfolio. We expect this to be finished by May 2018.

- **Will my chip ATM/debit card work at all ATMs?**
 - Yes, your card will work at both a chip-enabled ATM and at ATMs where only magnetic stripe transactions are accepted.
 1. Insert your card face-up in the ATM to begin your transaction.
 2. Follow the on-screen instructions (chip-enabled ATMs will hold your card during the transaction).
 3. Take your card when prompted.

- **Are there any additional fees associated with chip debit cards?**
 - There is no additional cost to have or to use your new card with smart chip technology.