

# ABOUT YOUR NEW EMV CARD

## ▶ HOW DO I MAKE CHIP TRANSACTIONS AT ATMs AND POINT OF SALE TERMINALS?



**STEP 1** ▶ Insert your chip card into the ATM or point of sale terminal following the instructions on the terminal. It is important to leave your card in the terminal until the transaction is complete. If you remove your card too soon, the transaction will end and your purchase will not be processed.



**STEP 2** ▶ The terminal may require you to input your PIN or sign your sales receipt to complete your purchase.



**STEP 3** ▶ For sales transactions, the terminal will display your purchase amount.



**STEP 4** ▶ When your transaction is complete, it is important to remember to remove your card.]



## ▶ FAQs ABOUT YOUR NEW CHIP CARD

### ▶ What is a Smart Chip or Chip Card?

Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.

### ▶ How is the Chip Card more secure?

The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new Chip card extremely difficult to counterfeit.

### ▶ Why is my card being upgraded to a Chip Card?

Chip technology is already used in other countries and now is coming to the U.S. Your new chip card provides an extra level of security and is easier to use at places already using chip technology.

### ▶ Can I use my card for everyday transactions or at non-chip terminals?

Yes! Your chip card will also have the usual magnetic stripe on the back so you can continue using your card at ATMs and point of sale terminals while merchants in the U.S. are transitioning to new terminals.



### FOR MORE INFORMATION:



Visit

[www.phfcu.com](http://www.phfcu.com)



Call

808-737-4328