

# Europay Mastercard and Visa (EMV) Debit Chip Card - FAQ



## What is an EMV chip card?

An Altra EMV card with chip technology provides enhanced security and protection against counterfeit fraud when used in a chip-enabled merchant terminal or ATM. All cards will continue to include the magnetic stripe, so you can still use your card at ATMs and merchant terminals that aren't chip-enabled.

## What are the benefits of a chip card?

A chip card offers:

- Security. Each time you insert your card into a chip-enabled terminal or ATM, a unique security code is generated, making it extremely difficult for anyone to reuse your information. This technology provides better protection against counterfeit fraud, and gives you a more secure experience during your transaction.
- Global acceptance. Many countries worldwide have already adopted this technology, and it will soon become the standard in the U.S. as well.
- Simplicity. A chip card is easy to use. Simply insert it into a chip-enabled terminal or ATM and follow the on-screen prompts to benefit from your card's enhanced security. You can also use the magnetic stripe on the back of your card as you have in the past if the terminal or ATM is not chip-enabled.

## Is the chip card more secure?

Yes. Each time you insert your card into a chip-enabled terminal or ATM, a unique security code is generated, making it extremely difficult for anyone to reuse your information. This technology provides better protection against counterfeit fraud. The card also continues to come with the built-in security of Altra Federal Credit Union's fraud monitoring and Zero Liability protection for promptly reported unauthorized transactions.

## Is my personal information vulnerable if my chip card is lost or stolen?

If your card is lost or stolen, promptly contact us so we can issue you a new one. No personal information is stored on the chip; it contains information used to process your transactions at a merchant terminal or ATM.

## Does the chip provide enhanced security if I use the magnetic stripe on my card or use it online for purchases?

No. A chip card must be inserted into a chip-enabled terminal to provide enhanced security and protection against counterfeit fraud.

## Do I need to request a chip card or will Altra Federal Credit Union automatically send me one?

New debit card customers will automatically receive a chip card. We will replace existing Altra Federal Credit Union cards with chip cards over time. You can request a chip card by contacting us at 800-755-0055 or receive an instant issue debit chip card by visiting one of our offices.

## Will my card number change?

Yes, your card number will change when you get your new chip card. If you have recurring payments assigned to your card, you will need to provide those companies with your new card number, expiration date and security code to avoid any disruption in service.

## Will my expiration date and security code change?

Yes, both your expiration date and security code will change when you get your new chip card. If you have recurring payments assigned to your card, you will need to provide those companies with your new card number, expiration date and security code to avoid any disruption in service.

## Are there any additional fees associated with the chip card?

No, there are no fees associated with the chip card.

## Where can I use my Altra Federal Credit Union credit card with chip-based technology?

The chip and magnetic stripe payment features allow you to use the Altra Federal Credit Union debit card anywhere it is accepted; internationally and domestically. You can continue to use the magnetic stripe on the card at merchants and ATMs that do not yet have chip-enabled terminals. You can also complete phone or online transactions the same way you would with a magnetic stripe card. Simply provide your card information and complete your transaction.

## Can I still swipe my Altra Federal Credit Union debit card if it has chip-based technology?

Yes. Most payment terminals worldwide now accept chip cards but for those few that do not, they will accept the magnetic stripe and you'll be able to swipe your card when making purchases at these locations. Your PIN is always required for cash withdrawals at the ATM.

## Are there any situations where I could experience issues using my chip debit card?

When traveling outside the U.S. some transactions at unattended terminals (such as public transportation kiosks, gas pumps, and parking permit dispensers) will require a PIN. However, this type of PIN technology is different than what you normally use for cash ATM PIN transactions in the U.S. and the card won't be accepted. In these situations, please locate an attended terminal to complete your transaction or plan for an alternative payment method, such as a local currency.

## Do I need to use a PIN to make purchases in the United States?

Yes, you will need a PIN to make purchases at all terminals that accept chip cards. You will also still need to use your PIN when requesting a cash withdrawal at an ATM.

## What if I forget my PIN?

You can call the Credit Union at 800-755-0055 to have your password reset.

## Can I create my own PIN?

Yes.

## How do I make purchases using my chip card?

When paying using the chip card:

1. With the chip facing up, insert the chip end of your card into the terminal.
2. Follow the prompts on the terminal screen, and if necessary, enter your Personal Identification Number (PIN).
3. Keep the card in the terminal throughout the transaction, or the transaction will be canceled.
4. When your transaction is complete, remove your card.

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