

What is a chip card?

Chip cards are payment cards that have an embedded chip. Chip cards offer advanced security when your customers use the chip to pay in store.

What is EMV?

Chip cards are based on a global card payment standard called EMV, currently used in more than 80 countries. There are more than 3.4 billion chip cards issued across the globe. Learn more at emv-connection.com/merchants

Why are chip card transactions more secure?

Chip card transactions offer advanced security for in-store payments by making every transaction unique. And, chip cards are virtually impossible to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and commit fraud.

How do I know if a customer has a chip card?

The customer's card will have chip on the front of it. The magnetic stripe remains on the back.

How is a chip card used at the POS?

During the transition to chip, customers are being told to swipe their card as they normally would and follow the prompts. If the terminal is chip-enabled, it will prompt them to insert it instead. If you have chip-enabled terminals and you see that your customer has a chip card, you can tell them to insert their card for a chip transaction. These basic steps will help your customers pay successfully in your store:

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| <p>1 The customer should insert their card with chip toward terminal, facing up. The chip card should not be removed until the customer is prompted.</p> | <p>2 The customer will provide their signature or PIN as prompted by the terminal. Some transactions may not require either.</p> | <p>3 When the terminal says the transaction is complete, the customer can remove their card.</p> |
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If the customer has questions, remind them to follow the prompts on the terminal and leave their card inserted until prompted to remove.

Can customers still pay in store if they don't have a chip card?

Yes, chip-enabled terminals will still accept magnetic stripe card payments for customers who do not have a chip card.

What does a chip-enabled terminal look like?

Chip-enabled terminals have all of the features you are used to with a payment terminal, with the addition of a slot for the customer to insert their card. The slot is typically located at the bottom or the top of the payment terminal.



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What if the terminal doesn't accept chip cards?

Chip cards will still have a magnetic stripe on the back, so even if a terminal is not yet chip-enabled, customers can use their card as they do today.

How do I get a chip-enabled terminal for my store?

Contact your acquirer or payment services provider to find out how you can get one today.

I have chip-enabled terminals. When do I tell my customers?

You should communicate with customers before, during and after implementation of chip-enabled terminals

- Before:** focus on training cashiers and staff to help customers complete a transaction
- During:** focus on the customer experience; cashiers and staff can advise customers to follow prompts and help them with insertion and removal of the chip card
- After:** focus on customer experience; continue to provide training for cashiers and staff as necessary

I have chip-enabled terminals. How do I tell my customers?

Your investment in new terminals will pay off by building trust and loyalty with your customers. You can let them know you have made the change on your website or by advertising, in-store and point of sale signage, social media, email and direct mail. You can also use your receipts, your staff and your call centers to let customers know that you care about their safety and security.

I have chip-enabled terminals. What should a cashier communicate to customers about using their chip card?

Teach your cashiers to coach the customer. If they notice that the customer has a chip card they should tell them to insert the card to do a chip transaction. Remind customers to leave the card in the terminal and follow the prompts. Then make sure the customer takes their card when the transaction is completed.