EMV CHIP CARDS: THE FUTURE OF PAYMENTS

Already in use worldwide for payment, chip cards are starting to be issued in the U.S. with their circulation accelerating in 2015. Chip cards are based on a global standard called **EMV**® to combat the high rate of counterfeit card fraud that is possible with current magnetic stripe technology.



HOW IT WORKS:





If you swipe your chip card, the terminal will direct you to insert it instead.



Insert card with chip toward terminal, facing up. Do not remove until prompted.



Verify your transaction by signing or entering your PIN. Some transactions may not require either.

NOTE: EMV standards support both PIN and signature.



When the terminal says the transaction is complete, remove your card.

*Terminal prompts are examples only.

