



**Q:** What are chip cards?

**A:** The chip contains your card number, name, and other account information. There is no other personal information stored on the chip. Due to security in the chip, every transaction you make is unique, which makes it extremely difficult for the card to be copied or counterfeited. Your chip card will also have the usual magnetic stripe on the back so that you can continue using your card while merchants are transitions to new chip card terminals.

**Q:** Why are we converting to chip cards?

**A:** The new chip cards provide additional security when used at a chip-enabled terminal. Data stored on the chip is more difficult to counterfeit.

**Q:** When will the member receive their new card?

**A:** All of DoverPhila's current debit card holders will receive their new chip card in June. It will arrive in a plain white envelope, so please be sure to check all mail that may have the appearance to be "junk mail." Each card will come with instructions on how to activate your card, how to use it, and the benefits of chip card technology.

**Q:** When will the old card stop working?

**A:** Your old debit card will stop working 30-45 days after the issuance of your new chip card regardless if you've activated your new chip card. Please be sure to activate your new chip card when you receive it and shred your old debit card.

**Q:** How will my recurring payments be affected?

**A:** Your new chip card will have a different account number than the old card but it will have the same PIN. **If you have your existing debit card set up for recurring payments, MasterCard® Automatic Biller Updater will securely exchange and update your cardholder information. For smaller companies such as health clubs, etc. you should verify that your card information was updated.**

**Q:** How to use your new card.

**A:** The rule of thumb is to "follow the prompts." Each store's merchant terminal is a bit different, but all will prompt you *if after swiping your magnetic stripe* you need to re-insert the chip card. The only real difference is that you must leave your card in the terminal until the transaction is complete.

**Q:** Will anything change in how my new card is used?

**A:** Your card will continue to work for both PIN and signature purchase transactions just as it has in the past. Merchants that become debit card "chip-enabled" will simply prompt you after swiping to insert your card into the terminal again. Remember to leave your card inserted in the terminal until your transaction is complete. **So, just follow the prompts.**



Additionally, at some chip enabled ATMs, you may be prompted to choose “debit” or “debit MasterCard®” at the start of your transaction. *Either choice is correct* and will not affect your transaction.

Older terminals...

**Q:** What are the benefits of chip technology?

**A:** The embedded microchip provides dynamic transaction security features and other capabilities not possible with traditional magnetic stripe cards. A chip card is extremely difficult to counterfeit.

**Q:** How is this card different from a magnetic stripe card?

**A:** A chip card looks just like a traditional card with an embedded chip in addition to the standard magnetic stripe on the back of the card. Rather than swiping your card, you will insert your chip card into the card terminal to complete the transaction.

**Q:** How does chip technology work?

**A:** Every transaction with a chip card has unique data in it. Chip transactions are dynamic, not static like magnetic stripe cards. That is why if someone were able to intercept one of your chip transactions they would not be able to use that information again. This stops fraudsters from being able to create counterfeit chip cards.

**Q:** Are chip cards new?

**A:** Although chip cards are relatively new in the U.S., they have been used elsewhere for many years. In some countries, particularly in Europe, merchants may be more familiar with accepting chip cards.

**Q:** Where can I use my chip card?

**A:** Use your chip card at the exact same merchants you do now by inserting the card into card terminals that are chip enabled or swiping your card at merchant locations that have not yet switched to chip-enabled card terminals. You can also continue to use your card as you did before for online payments, telephone payments, and at ATMs.

**Q:** Are chip cards safer to use than magnetic stripe cards?

**A:** All of our cards are safe and offer protection from unauthorized use of your card or account information. Chip technology offers another layer of security when used at a chip-reading terminal, because it generates a unique, one-time code that is needed for each transaction to be approved.

**Q:** Are chip cards secure?

**A:** 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, 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.

**Q:** Will chip cards allow others to track my location?

**A:** 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.

**Q:** Do the same benefits come with my chip card that I had with my prior card?

**A:** Yes. You will continue to enjoy the same benefits with your chip card as you do today with your debit card.

**Q:** Now that I have a chip card, do I need to notify the credit union before I travel internationally?

**A:** Yes. So your card access isn't interrupted, please contact the credit union to set a travel notice on any card(s) you plan to use while traveling,. During international travel, only PIN based transactions are permitted.

**Q:** Are there any situations where I could experience issues using my chip card?

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

**Q:** Will chip cards work in older terminals and ATMs?

**A:** Yes. For the foreseeable future, chip cards will continue to feature a magnetic stripe so they work on older payment terminals and ATMs.

**Q:** Will chip cards prevent third-party data breaches?

**A:** 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.