

EMV chip card FAQ's

Q: Why am I receiving a new card?

A: Your card now includes chip technology. It provides an enhanced level of security as well as global acceptance.

Q: How does chip technology protect my information?

A: Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.

Q: What should I do with my old Service 1st Visa Debit Card?

A: Once you activate your new card, please destroy your existing card for security reasons.

Q: Where can I use my chip-enabled card?

A: Whether you check out using chip technology or swipe your card, more places than ever now accept Visa credit/debit cards.

Q: How do I pay at a chip-enabled terminal?

A: It's easy to make purchases with your chip-enabled debit card. Simply insert the chip end of your card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on screen. Remove your card from the terminal when prompted, then sign for your purchase and take your receipt.

Q: Why do I need to leave my card in the terminal?

A: While your card is in the chip-enabled terminal, the embedded chip creates a unique transaction code. This prevents stolen data from being fraudulently used. If you remove your card too soon, your transaction will be canceled.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-enabled, you can still swipe your card.

Q: Has my card information changed?

A: For your convenience, your card number and PIN have not changed. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly.

Q: Will I have to pay any fees to use my chip-enabled card?

A: No. There are no additional fees to use your new card.