

EMV DEBIT CHIP CARDS COMING SOON

FREQUENTLY ASKED QUESTIONS

The new EMV Chip Card Technology is coming to all Michigan Coastal Credit Union MasterCard Debit Cards in December 2017. We have put together some commonly asked questions regarding this new Chip Card Technology.

❖ **What is an EMV chip-enabled card?**

Your card contains an embedded EMV microchip. This chip holds information that is encrypted, making it extremely difficult for the card to be copied or counterfeited. Rather than swiping your card, you will insert your chip card into an EMV-compatible terminal to complete a transaction. In addition to the embedded microchip, your card still has a magnetic stripe on the back. This ensures you will still be able to make purchases by swiping your card at merchants who have not yet switched to chip-enabled terminals.

❖ **Why are we moving to this type of card?**

EMV chip-enabled cards have been the standard in Europe and many other countries around the world and are becoming a new standard in the United States. The chip technology provides enhanced fraud protection, as the card is now nearly impossible to duplicate. It also offers global acceptance, making it easier on those who frequently travel internationally to continue using their regular cards for payments.

❖ **Does this change the process of using my card?**

Yes. Instead of swiping your card or handing it to a merchant, when making a transaction at a new EMV-compatible terminal, you'll need to insert the card in the terminal and leave it there until the transaction is complete. If you remove the card too soon, the transaction will end and your purchase will not be processed. Here's how it works:

1. Insert the chip portion of the card into the terminal with the chip facing up.
2. Follow the prompts on the terminal screen.
3. The terminal will display the purchase amount.
4. When your transaction is complete, you will be prompted to remove your card.
5. REMEMBER TO TAKE YOUR CARD.

❖ **Where can I use a chip-enabled card?**

You can use your chip-enabled card anywhere you would use your existing card. However, now there are two ways to use it—swiping as usual, or inserting into one of the new EMV readers.

❖ **Can I still use my chip-enabled card if the merchant's terminal is not enabled?**

Yes. If a merchant is not yet chip-enabled, simply continue to swipe your card. Then enter your PIN. Or select CREDIT and sign for your purchase (if necessary).

❖ **Can I use my chip-enabled debit card at the ATM?**

Yes. You can still use your card to get cash, check your balance and more. Simply insert the chip end of your card with the chip facing up. Your card will remain in the ATM until your transaction is complete.

❖ **How does chip technology protect my information?**

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.

❖ **What should I do with my existing card?**

Once you have activated your card, please destroy your existing card.

❖ **Will the process of paying with a chip-enabled card at a restaurant or bar change?**

Yes. If the restaurant or bar accepts EMV-chip cards, they will bring a portable card reader to the table to allow you to complete the payment process outlined on the previous page. This helps to protect card information from being stolen, as your card no longer leaves your sight as it did before. Remember, if a chip terminal is not available you will still be able to make purchases by swiping your card and signing the receipt.

❖ **When can I expect to receive my new chip card?**

MCCU chip cards are rolling out in December 2017! Please activate your new card when you receive it and destroy your old debit card, once you have your new Chip Card activated.

IMPORTANT INFORMATION

- Please contact Michigan Coastal Credit Union prior to the December Chip Card Conversion, to ensure that we have your current home phone number, address, and email information.
- Your new debit card will feature chip card technology, which is currently used in 130 countries around the world and is specifically designed to keep your personal information safe.
- While EMV **technology** does not actually prevent data **breaches** from occurring, it does make it much harder for criminals to successfully profit from the sensitive data they steal.
- If you have any questions about your new Debit Chip Card, please contact Michigan Coastal Credit Union and we will be happy to assist you. Ph: 231-777-3620

If you are a current MCCU debit cardholder, you do not need to contact the Credit Union to request your new Chip Card. You will automatically be issued a new debit chip card in December 2017. Please note that your new debit card will have a new card number and pin number. If you have any current bills attached to your debit card number, you will need to contact them to give them your new card number, once you have it and activate it.