

Riverbank FCU now offers debit cards with chip technology. The embedded computer chip provides more security and wider international acceptance.

A microchip embedded in the card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in wide use around the world and are now becoming the standard in the U.S.

### **Follow these steps to use your card at a chip-enabled terminal:**

- 1.* Insert your card, face up and chip end into the chip-enabled terminal.
- 2.* Leave the card in the terminal during the entire transaction.
- 3.* Follow the instructions on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

### **If a merchant isn't using a new chip-enabled terminal yet**

Your payment will process as it normally does from your initial 'swipe'. Chip cards will continue to have the magnetic stripe on the back.

### **Online or phone purchases**

Provide your card information as you have done in the past. Chip cards will not change the way payments are made online or by telephone.

### **At an ATM**

The process is essentially the same as at a merchant. Insert your card, leave it in the ATM, and follow the prompts on the screen. Depending on the type of ATM, you may be prompted to re- insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card. A PIN is needed for ATM transactions.

### **When will the change happen?**

Even though chip cards are being issued in the U.S. and some merchants have already installed chip-enabled card terminals for payment, the entire conversion process is expected to take a few years to complete.

That's why chip cards will continue to have a magnetic stripe on the back. That way, if a merchant's terminal or an ATM is not yet chip-enabled, your transaction can still be processed using the magnetic stripe as it is today.

### **When I receive my chip card?**

When you receive your card, **ACTIVATE IT RIGHT AWAY**. Your card number will be disabled if your card is not activated in time. Please call Member Services at [860-292-2940](tel:860-292-2940) if you would like to arrange to receive your card sooner, or if you have any questions.