

# THE LITTLE CHIP WITH BIG ADVANTAGES FOR YOU



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Chip cards are a significant leap forward in protecting you against fraud and enhancing your payment experience.

In the coming months, your financial institution will send you new or replacement MasterCard credit and debit cards – updated with microchip technology.

## GREATER PEACE OF MIND & SECURITY



### COUNTERFEITERS BEWARE!

A chip card is like the card you have today, but with an embedded microchip. Each time you make a payment in a store, the chip generates a unique, one-time code – making it virtually impossible for a fraudster to access or reuse your account information.



### ADDED SECURITY

To verify that the person using your card is you, for most transactions you will be asked for a Personal Identification Number (PIN) or your signature. (Low-value transactions may not require either.) The terminal will tell you which to use.



### EASIER INTERNATIONAL TRAVEL

With a chip card, you'll be ready to make purchases anywhere in the world MasterCard is accepted. Using your chip card for travel and shopping outside the U.S. is now more convenient and safer.



### PROVEN TECHNOLOGY

Where chip technology has been adopted, card counterfeit fraud has fallen dramatically. Today, more than 3 billion chip cards<sup>1</sup> protect consumers in more than 80 countries.<sup>2</sup>

## WHERE CAN I USE MY CHIP CARD?



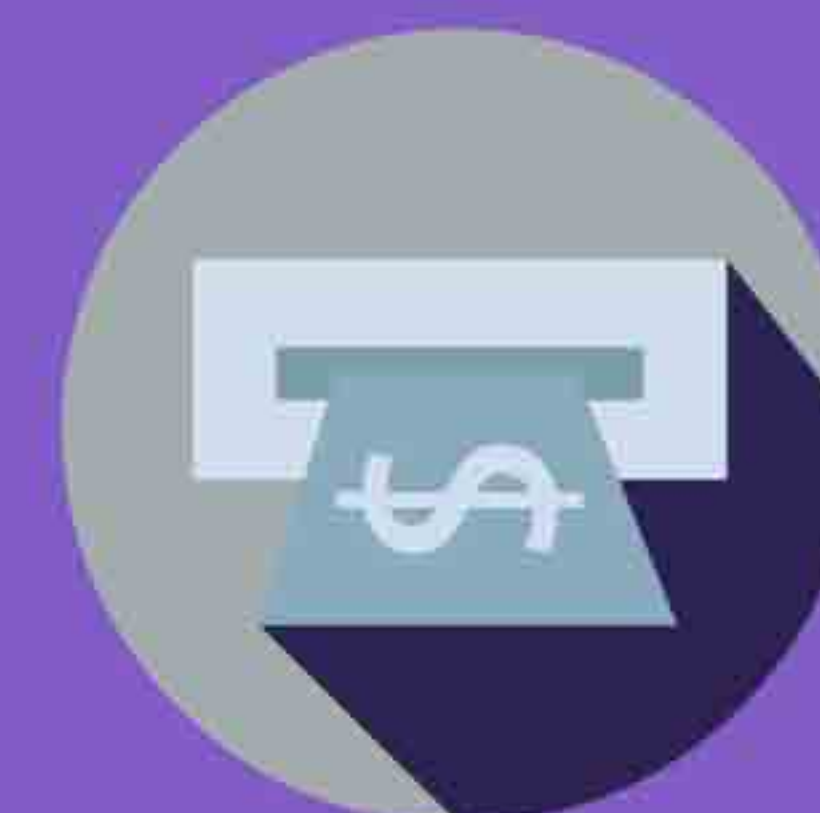
### IN-STORE PURCHASES

Merchants are upgrading their payment terminals to accept chip cards. During the transition to chip, you can swipe your card as you normally would. If the terminal is chip-enabled, it will prompt you to insert the card instead.



### ONLINE PURCHASES

Use your new chip card just as you do now for Internet, mail, and telephone purchases.

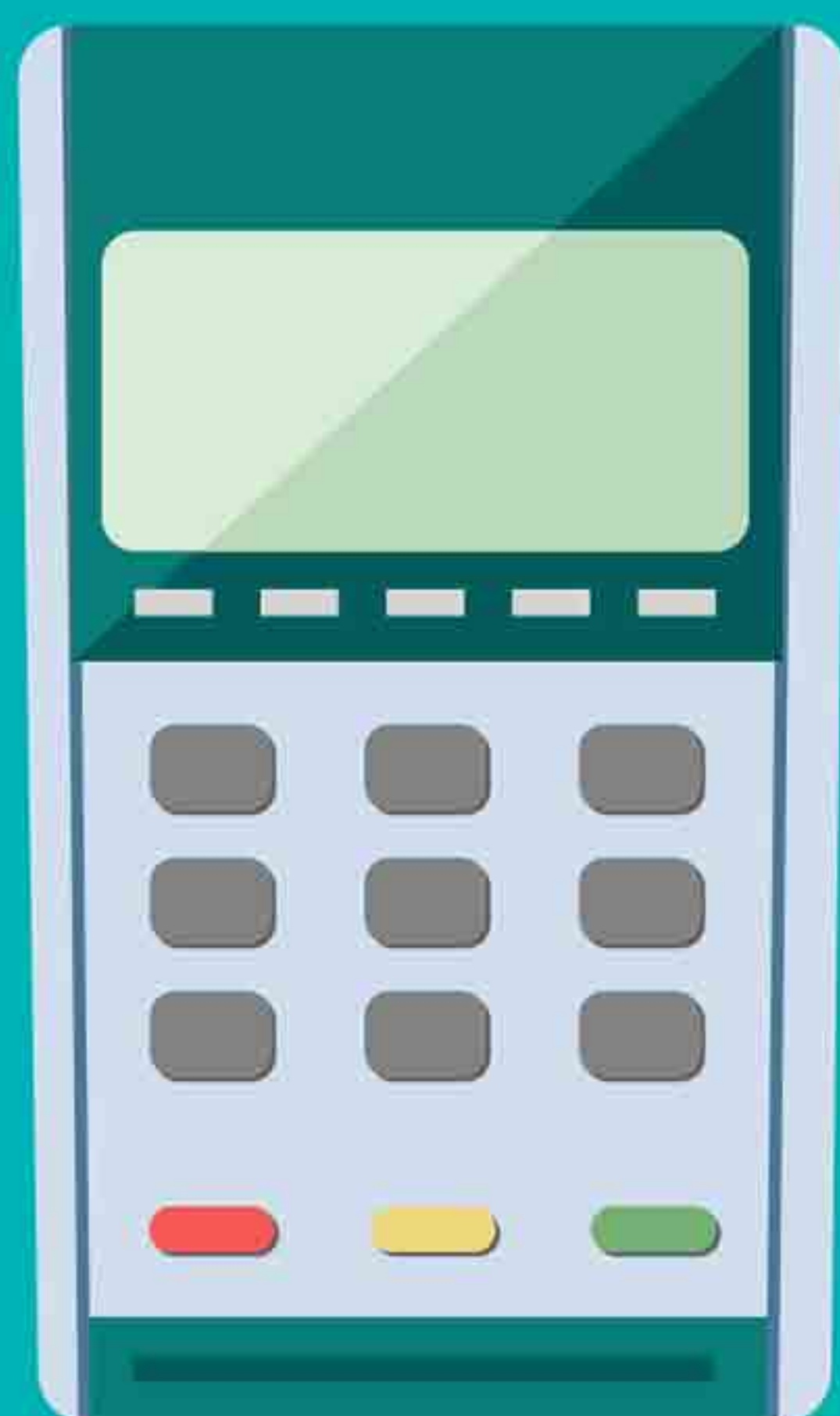


### ATM WITHDRAWALS

During the transition to chip, insert your chip card into the ATM and remove it just as you do today. If the ATM is chip-enabled, it will prompt you to insert the card again and leave it there until the transaction is complete.



# How Do I Make a Chip Transaction?



When you use your chip card in a chip-enabled terminal, remember: instead of swiping the card, **insert it into the reader and leave it there** until the terminal prompts you to remove it.



## STEP 1

At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. Do not remove until prompted.



## STEP 2

Provide your signature or PIN as prompted by the terminal. If the amount is low, you may not have to do either.



## STEP 3

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



## WHAT IF THE TERMINAL DOESN'T ACCEPT CHIP CARDS?

You may encounter a merchant that has a chip terminal but isn't accepting chip card transactions yet. Even if the terminal is not yet chip-enabled, you can swipe your card's magnetic stripe as you always have.



## CONTACTLESS CHIP — FASTER CHECKOUT WITH GREATER SECURITY

If the merchant terminal displays the contactless chip symbol then you can also tap and pay with a card, a mobile phone or wearable device. Contactless chip technology provides a secure and convenient way to pay — just tap and go!

## RELAX — IT'S EASY!

When MasterCard tested chip cards with consumers who had never used a chip card before, many told us that chip cards were "easy to use."<sup>3</sup> And what did they like best about the cards? Increased security, which "greatly reduces thieves' ability to clone, copy, or use my card for unauthorized purchases."<sup>4</sup>

## Peace of mind, ease of use.

That's what you can look forward to with your new MasterCard chip cards.

1. EMVco, Q4 2014.  
2. Smart Card Alliance.  
3. MasterCard Usability Study, June 2015.  
4. MasterCard EMV Chip Card Consumer Survey, June 2015.