



What is a chip card and why am I getting one?

Chip cards are payment cards that have an embedded chip. Chip cards offer you advanced security when you use the chip to pay in store or at an ATM.

When should I expect to receive my new D.L. Evans chip **credit card**?

D.L. Evans Bank plans to do a natural transition starting January 2016. This means that when your current card expires your replacement card will contain chip technology.

When should I expect to receive my new D.L. Evans chip **debit card**?

D. L. Evans Bank plans to do a natural transition in the beginning of 2017. This means that when your current debit card expires your replacement card will contain chip technology.

Why are chip card transactions more secure?

The embedded microprocessor (computer) in a chip card provides strong transaction security features and other application capabilities not possible with traditional magnetic stripe cards. Chip payment technology prevents counterfeit card fraud in two ways

- 1) The first way is the storage of the cardholder data and security keys inside the chip. Even if chip data were to be copied, it could not be used to create another chip card using the same data.
- 2) The second way is by the one-time, unique code, called a cryptogram, generated by the chip during each payment transaction. The cryptogram proves that the card is authentic and that the transaction data was unique to that card. Therefore any use of the same unique card data would be detected by the issuer and the transaction denied.

How do I use my chip card in stores?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. If you already know your chip card works there, start by inserting your card. These basic steps will help ensure successful transactions.

STEP 1	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. Some transactions may not require either.	STEP 3	When the terminal says the transaction is complete, remove your card.
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Will I still be able to use my chip card at a non-chip-enabled ATM or merchant terminal?

Yes. Your card will have a chip and a magnetic strip to accommodate any situation.

Will anything change during my online purchases?

No. You will use your chip card for online purchases by following the same process you do today.

Can I use my chip card outside of the United States?

Yes. Chip cards are widely used in international markets and are accepted in more than 80 countries. Having a chip card will make it easier for you to make purchases and complete ATM transactions when you travel internationally.

Can I get a chip card prior to my expiration date?

Yes. Once transition begins you may request a chip card before your current card expires however an additional fee will be assessed.

Will my chip card work at contactless terminals (tap and pay)?

No. Cards issued by D.L. Evans Bank will require contact with the merchant terminal in order for a transaction to be processed.