

## 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.

## Why are chip card transactions more secure?

Chip card transactions offer you advanced security in-store and at the ATM by making every transaction unique. And, your chip card is more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and commit fraud.

## 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:

- Insert your card with the chip toward the terminal, facing up, do not remove until prompted.
- Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
- When the terminal says the transaction is complete, remove your card.

Always remember when you use your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it.

## What should I expect when using my chip card at ATMs?

Depending on the type of ATM, your experience may differ slightly. If your card stays visible, use these basic steps for a successful ATM transaction:

- Insert and remove your card as you normally would. This tells a chip-enabled ATM whether you have a chip card or not. Then follow the prompts.
- If the ATM is chip-enabled, it will

prompt you to insert the card again and leave it inserted. The ATM will clamp down on your chip card to hold it in place until the transaction is complete. Do not try to remove your card until prompted by the ATM.

- When the ATM says the transaction is complete, remember to take your card.

## Can I still pay in store or use an ATM if I don't have a chip card?

Yes, merchants and ATMs will continue to accept magnetic stripe cards

## Can I still use my chip card at non-chip-enabled ATM or merchant terminal?

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

## What does a chip-enabled merchant terminal look like?

Chip-enabled terminals have all of the features you are used to with a payment terminal, with the addition of a slot to insert your card. The slot is typically located at the bottom or the top of the payment terminal.

## How do I know if a merchant terminal accepts chip cards?

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.

## What if the terminal or ATM doesn't accept chip cards?

Cards will still have a magnetic stripe on the back, so even if a terminal or ATM is not yet chip-enabled, you can use your card as you do today.

## Where can I use my chip card?

Anywhere. Your card will have a chip and a magnetic stripe to accommodate any situation.

## When will I be able to use my chip card at all merchant and ATM locations?

Every day, more merchants and ATMs are

becoming chip-enabled to increase security for in-person card transactions, so you will start to see these terminals and ATMs at many of the stores and financial institutions you visit today. You will continue to be able to pay at both chip-enabled and non-chip-enabled merchants and ATMs with the same card.

## 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 U.S.?

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.

## Will I be charged any fees to use my chip card?

No, Evolve will not charge any fees for the use of a chip card.

## When will I get my chip enabled card?

Evolve will be ordering the new chip cards for customers over the course of the next year. If you wish to order a replacement chip card now, please call Customer Service at 1-866-395-2754.

## What if I don't want a chip enabled card, can I opt out?

No, you may not opt out. All Evolve issued debit cards will be converting to chip cards as they provide a more secure transaction experience for our customers.



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