

EMV Chip Card Information

In order to serve you better, Duke University Federal Credit Union is making changes to our **Duke Credit Union VISA® Debit and Credit cards.**

- **Your new card will have an embedded chip for added security** (enhanced fraud protection)
- **To pay**, insert the chip end of your card into the terminal with the chip facing up, leave the card in the terminal until the transaction is complete, follow the prompts on the terminal. You may be required to enter your PIN or sign to complete the transaction. Transactions below dollar limits set by the merchant may not require a PIN or signature. (easy to use)
- **New Look.** Your new chip card will have a new design with the same terms and conditions.

IMPORTANT! - Follow these 3 easy steps to enjoy your same benefits and a new level of security:

1. **Activate and sign your new chip card(s) immediately.** Instructions on how to activate your new chip card(s) will accompany the card(s).
2. **Destroy (shred) your non-chip card(s)** once you receive your new chip card(s) for security purposes.
For Debit Cards, you can continue to use your previous card until your new PIN arrives.
Your non-chip card(s) will be deactivated 30 days after receiving your new EMV card(s) with chip.
3. **Update your card information at merchants that use your card information** for recurring charges that are billed to your card.

Please note the following:

- Your card number and CVV number will change.
- Your expiration date will change.
- Your PIN number(s) will change.
- If your card is lost or stolen, you're protected against unauthorized use.

As always, please let us know if you plan to travel, this will help us provide better service involving your debit/credit cards.

If we may be of assistance to you, please contact us at **(919) 684-6704, (866) MY-DUFCU** or visit **www.dukefcu.org**.

What is a Visa Debit Card or Visa Credit Card with Chip?

A Visa Debit or Credit Card with Chip is a Debit or Credit card that contains an embedded EMV microChip on the front of the card. The Chip "encrypts" your personal and purchase information into a unique code that makes card replication and fraud more difficult when used at a Chip enabled terminal.

Where is the Chip on my card?

If you look closely at the front of your card, the Chip is located in the upper left. The Chip is the slightly raised square about the size of your thumb nail.

What is the difference between a “Chip Card” and “EMV Card” or “EMV Chip”?

These are all just different terms for the same technology. The technology used in these credit cards is commonly known as EMV enabled, which stands for Europay, MasterCard and Visa, the 3 organizations that uphold the Chip technology. These cards are a global standard for processing credit and debit card payments. Various debit/credit card companies may refer to Chip Cards slightly differently, but they all function the same way.

Why am I getting a new card if my current card is still active?

As part of an industry wide initiative, Duke Credit Union is converting their Debit and Credit cards to the EMV Chip card. The Chip “encrypts” member and purchase information into a unique code that is difficult to duplicate when used at a Chip enabled terminal. The EMV Chip has been around for more than a decade and is global standard for debit/credit cards.

When should I activate my new card with Chip?

In order to be protected by the EMV chip technology it's very important that you activate your new card within 24 hours of receiving the card(s). Delayed activation may result in denied purchase approvals on your old card since they will be deactivated after you receive your new EMV chip card(s).

Does the Chip-based card cost me anything extra?

No, there is not a fee associated with the EMV Chip.

Do all Duke Credit Union Cards come with Chip Technology?

As part of an industry initiative in the U.S., we are in the process of converting our Debit and Credit cards to Chip technology to help counter fraud. Don't worry; your card will continue to have a magnetic strip for use where Chip enabled terminals are not yet available. We will issue Credit cards with EMV chip technology first, followed by Debit cards shortly after.

Will my 3 digit security code on the back of my card change when you issue me a Debit or Credit Card with Chip?

Yes, the 3 digit number will change when you receive your new card with Chip.

Will my card number change when you issue me a Debit or Credit Card with Chip?

Yes, the card number will change when you receive your new card with Chip. **If you have recurring charges automatically billed to your account, you must update your card number, expiration date and CVV number with the merchants for these transactions.**

Will my PIN number change when you issue me a Debit or Credit Card with Chip?

Yes, your PIN will change. You should receive a PIN mailer a few days after your card(s) arrive. **Note: You can continue to use your current card and PIN until the PIN for your new EMV card(s) arrives.**

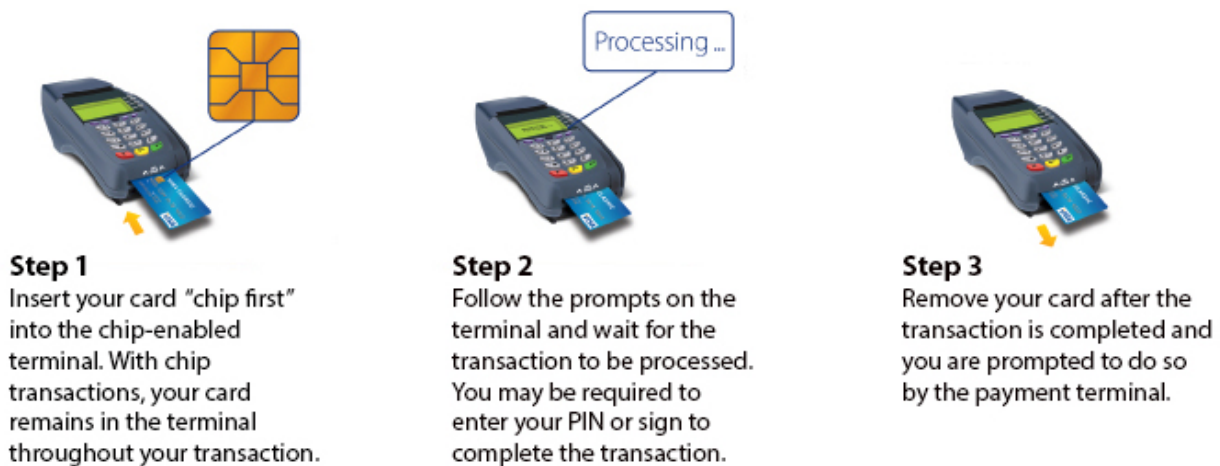
How do I use the card with Chip?

It's easy. For retailers who have Chip enabled terminals simply insert your **Debit Card** with Chip and enter your PIN associated with your card or sign to authorize the transaction. If you do not have a PIN or forgot it, you can swipe and process as a credit transaction.

For **Credit Cards**, simply insert your Credit Card with Chip and follow the onscreen instructions. You may need to sign to authorize the transaction.

For merchants who don't have Chip terminals swipe and sign your name as usual. For phone or online transactions, nothing changes. Simply provide your credit card number and complete your online transaction as you do today.

How to pay at a chip-enabled terminal:



How do I know if a retailer's terminal is Chip enabled?

Most terminals have instructions on them to either swipe or insert the card. You just insert or swipe your card and enter your PIN or sign as usual.

If I am purchasing online or placing an order by telephone, what should I do?

For phone or online transactions, nothing changes from what you do today. Simply provide your credit card number, expiration date and security code on the back of the card, as you normally do.

Can I still use my Debit or Credit Card with Chip at merchants that don't have a Chip enabled terminal yet?

Yes. Merchants in the U.S. are just beginning to move to Chip enabled terminals, but your card still has its magnetic strip and will work the same, whether the U.S. retailer has a Chip enabled terminal or not.

Does the magnetic-stripe on this Chip-based card still work?

Absolutely! Your card also has the traditional magnetic-stripe and you can swipe and sign your name as usual. For phone or online transactions, nothing changes. Simply provide your credit card number and complete your online transaction as you do today.

Should I be worried that my personal information may be vulnerable if my card gets lost or stolen?

The Chip on the front of your card encrypts information into a unique code making it very difficult to copy, because of this, the Chip provides enhanced fraud protection when used at a Chip enabled terminal. If your card is lost or stolen, you should still call us at **919-684-6704** or **800-682-6075** to let us know immediately so we can cancel the card and issue a new one.

How will Duke Credit Union use the stored Chip data?

The Chip stores the same information as the magnetic stripe with some differences to identify the purchase origination and authorization success for Chip-based transactions.

Is it safe to insert my card into an ATM/Debit machine to obtain cash?

Yes, you can use your Chip card for cash just as you normally do today. The ATM will accept the card and ask for your PIN. Using an ATM will not damage the Chip. Some ATM's will process as a Chip transaction and others may still use the magnetic strip. Follow the onscreen instructions for the ATM you are using.

How will my new card work if I am travelling outside the United States?

Your card should work the same outside the United States. EMV chip technology is supported in 80 foreign countries, including Canada, most of Europe, Latin America and Asia. If you have any questions, always call the credit union to advise us that you will be using your card while travelling abroad. **You will also need to have us set travel a notification on your card(s).**

If the card gets wet, will it destroy the Chip?

No, but we recommend you try to keep your card in a secure place.

If I lose my card, can I get a replacement with the Chip?

Yes, we can replace your Chip-based card within 7-10 business days or you can visit our main office to obtain a new card. **Fees may apply.**

If your card is lost or stolen, you should still call us at **919-684-6704** or **800-682-6075** to let us know immediately so we can cancel the card and issue a new one.

How do I destroy my Visa Credit/Debit Card with Chip?

We advise that you cut through the magnetic-strip, the Chip, and across the embossed card numbers on the front.

How do I get more information on the Visa Credit/Debit Card with Chip?

Visit our website at : <https://www.dukefcu.org>

Visit the Visa Chip Card website at: <https://www.visa.com/chip/personal/security/chip-technology/chip-cards/index.jsp>

Visa Chip Card FAQ: <https://www.visa.com/chip/personal/security/chip-technology/chip-cards/faq.jsp>