

# FAQs About EMV Cards



**Q: What is an EMV chip card?**

**A:** The terms EMV and chip are often used interchangeably. EMV is a set of specifications for smart card payments and payment devices which were developed by Europay, MasterCard® and Visa®.

A chip card (also known as a smart card) is a standard-size plastic card with a magnetic stripe and a small microprocessor embedded into the card that contains an operating system.

**Q: When will I receive my Citizens National Bank EMV card?**

**A: Debit Cards** – As of October 17, 2016, Citizens National Bank MasterCard® Debit Card holders will begin receiving their new chip cards as they expire, become lost/stolen, or are damaged.

**Instant Issue Debit Cards (cards issued on demand)** – In January 2017 or before, Citizens National Bank customers can begin to receive chip-enabled Instant Issue Debit Cards.

**Credit Cards** – In the Spring of 2015, Citizens National Bank Visa® and MasterCard® Credit Card holders began receiving new chip cards.

**Q: How are EMV cards more secure than traditional cards?**

**A:** Every time a chip card is used to make a payment, the card's chip creates a unique transaction code that cannot be used again, making it extremely difficult to copy or counterfeit.

**Q: How do I use the chip card?**

**A:** As merchants upgrade their card terminals, you may be asked to insert your card into the card reader (to activate the chip on your card) and then follow prompts. If a merchant's card terminal hasn't been upgraded, you'll continue to swipe the magnetic stripe through the card reader to make a payment.

### How to Use Your New Card ...

**Step 1:** Insert your card chip first into the chip-enabled terminal.

**Step 2:** Leave your card in the terminal and follow the prompts. Wait for the transaction to be processed. **NOTE:** your signature or PIN may be required.

**Step 3:** When the transaction is complete the terminal will prompt you to remove your card.

**Q: Can I still pay in store or use an ATM if I don't have an EMV card?**

**A:** Yes. Merchants and ATMs will continue to accept magnetic stripe card payments as usual.

**If you have any questions please contact us at (903) 657-8521 or 877-566-2621.**



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