

Debit Card EMV Transition FAQs

Why am I getting a Pima Federal Credit Union Visa debit EMV chip card?

EMV or chip cards have an embedded chip to provide advanced security when you pay in person at a merchant or ATM. Chip technology will soon become the U.S. security standard. It has been successful in reducing fraud for several years in over 130 countries around the world.

What specifically does EMV or chip mean?

EMV stands for Europay, Mastercard, and Visa, the original developers of this technology. Plastic cards that are EMV chip-enabled are standard-size but contain an embedded microchip in addition to the magnetic stripe.

Why are EMV chip cards a more secure payment method?

The EMV chip encrypts transaction information to make data more secure and also to make it more difficult to counterfeit or copy plastic cards. While EMV chip cards provide additional security at a chip-enabled merchant terminal or ATM, they do not prevent third-party data breaches.

Where can I use my EMV chip card?

Because your card contains both a magnetic stripe and EMV chip, you can use your card anywhere that accepts Visa cards. An increasing number of merchants and ATMs are becoming chip-enabled throughout the U.S. EMV chip technology is already the industry payment standard in over 130 countries world-wide. If you're traveling internationally, please continue to let the Credit Union know to place travel notes on your account by contacting us at 520-887-5010.

How will my EMV chip card transaction work?

At merchants that continue to accept magnetic stripe cards, you would simply swipe the card as usual. If the merchant is EMV-enabled, you would insert your card face-up into the slot on the terminal, typically located at the bottom or top of the payment terminal. The EMV chip card would remain in the terminal while the transaction is processed. The payment terminal prompts would ask for a signature or PIN to complete the transaction authorization.

What if I'm making a purchase by phone or online with my EMV chip card?

The process for making a "card not present" purchase will remain the same as it is today. The unique security validation associated with EMV chip cards only occurs at "card present" transactions.

When can I expect to receive my Pima Federal EMV debit card?

We are currently issuing chip cards for any new, monthly reissue due to expiration date, or replacement card requests. Beginning in October 2016, we'll be working with our card processor to issue chip cards to all of our remaining active cardholders to increase security for our membership and the credit union. If you would like to receive an EMV debit card prior to this time, please contact us at 520-887-5010.

Will my EMV chip debit card look the same as my existing card?

As part of our transition to EMV debit card issuance, our grey and kite debit cards will now be reissued as the Pima Federal –branded green card. For options to customize the embossing on your card, please contact us at 520-887-5010.

Please visit www.gochipcard.com for more EMV card resources.