

# Introducing NEW EMV Chip Cards

## Enhanced Security for your Debit Cards

First State Bank & Trust Company will soon offer debit cards with chip technology. The embedded computer chip provides more security and wider international acceptance.

A microchip embedded in the card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account, and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in wide use around the world and are now becoming the standard in the U.S.

## When will the change happen?

Even though chip cards have started being issued in the U.S. and some merchants have already installed chip-enabled card terminals for payment, the entire conversion process is expected to take a few years to complete.

This is why chip cards will continue to have a magnetic stripe on the back – that way, if a merchant’s terminal or an ATM is not yet chip-enabled, your transaction can still be processed using the magnetic stripe as it is today.

## When will First State Bank & Trust Company begin reissuing the cards?

- Beginning in October 2016, we will be rolling out chip cards to all of our cardholders, so there is no need to request one. You will receive your new card in the mail before your current card expires. For more information, contact customer service at 903-693-6606.
- Once your new card arrives, be sure to activate it by following the instructions provided within the mailing. Once your new EMV chip card is activated, your old card will be automatically deactivated. Please destroy your old card for security purposes.
- If you are planning to travel internationally or have an immediate need for a chip card, please contact us at 903-693-6606.

## Frequently Asked Questions

### **1. What are chip cards?**

A chip card — also called a smart card or an EMV card — is a debit or credit card that contains a microprocessor that enhances the security of cards during point-of-sale transactions.

These cards, already in use in much of the world, use a security standard originally developed by EuroPay, MasterCard and Visa (EMV) as a way to fight card fraud resulting from theft, skimming and counterfeiting. The EMV technology has been adopted by the other major card brands and issuers.

### **2. Is a chip card more secure than my current card?**

Yes. Chip cards add an additional layer of security to the safeguards that already protect your card. In addition to the normal account information stored on your credit card mag stripe, each time you use your chip card, it generates a security code that is unique to that transaction. This makes it harder to counterfeit your card or to use it fraudulently for in-store purchases.

It does not track or store your purchase history or provide location information. It does not store personal information like a social security number or income.

### **3. How do I use them?**

When used at merchants with chip-enabled card terminals, it’s as easy as:

- Insert the card, face up and chip end first, into the terminal.
- Leave the card in the terminal during the entire transaction.
- Follow the instructions on the screen and either sign or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

For merchants without chip-enabled terminals, you will “swipe” your card through the terminal, just as you do today.

#### **4. Can I use my chip card anywhere?**

Yes. Your chip card can be used virtually anywhere this brand of card is accepted in the U.S. and around the world. If a merchant has a chip-enabled card terminal, you will insert your card during the transaction. In the U.S. you will still be able to “swipe” your card to make your payment if a merchant has a regular terminal. You will need a PIN to be able to make a transaction at an ATM.

#### **5. Can I still use my current card?**

You can use your current card until you get your chip card. At that time, activate your new chip card and start using it. Once you activate your new chip card, your old card will no longer work. Be sure to destroy your old card by cutting it up or shredding it.

#### **6. Can I personalize my new EMV Card?**

Yes, you can choose to have your debit card printed with your favorite photo. Simply email us a photo that reflects your personality to [debitcard@fsbcarthage.com](mailto:debitcard@fsbcarthage.com). Please include your name and the last four digits of your card number in the body of the email. Be sure to follow image guidelines to ensure that your photo is compliant with copyright and trademark laws. Your image will appear on the card along with the FSB&T logo, EMV Chip, card number, expiration date, and your name.

*\*We do not store personalized images. Therefore, if you previously personalized your debit card and would like to keep your personal image, you must resend the image to [debitcard@fsbcarthage.com](mailto:debitcard@fsbcarthage.com).*

#### **7. Will my new EMV Card number and PIN be different?**

Card numbers and PIN numbers will not change.

#### **8. Do I need to sign the back of the card?**

Yes. You still need to sign the back of your card.

#### **9. Can I use it to make purchases online or by phone?**

Yes. You can use your chip card to make these purchases just as you do today by providing the card number, expiration date and CVV number.

*\*For recurring transactions and online sites that you have authorized to store your card number, you will need to update the expiration date and CVV number.*

#### **10. Can I use my card at an ATM?**

Yes. For ATM transactions, insert your card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you might be prompted to reinsert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any money you might have withdrawn.

#### **11. What is the difference between chip and signature and chip and PIN?**

You may be asked to provide your signature or enter your PIN to complete a transaction when you use your card. You will need to use your PIN at ATMs, and it may be required at some unattended terminals such as fuel pumps and payment kiosks.

#### **12. What if my card is lost or stolen?**

It's important to report a lost or stolen card immediately. For assistance during business hours call 903-693-6606 or customers enrolled in Mobile Banking may maintenance their debt card status within the app.

After hours or weekends, take option 5 from the voice menu and you will be directed to our Hot Card Center, OR you may contact them directly at 1-866-546-8273.

## **Contact us for more information**

Call us at 903-693-6606 or stop in if you have additional questions about chip cards or are interested in opening an account.