

# America's First Federal Credit Union Chip-Enabled Debit Cards FAQs

Updated 3/31/2017 – This version appropriate for internal and external use

## Contents

<b>GENERAL</b> .....	2
1. What is a chip-enabled card?.....	2
2. What does a chip card look like? .....	2
3. I've never heard of a chip card before. Is this something new?.....	2
4. Why do I need a chip-enabled debit or ATM card? .....	2
5. Will my new debit chip card work outside the United States?.....	2
6. Now that I have a chip card should I continue to notify you before I travel internationally?.....	2
7. What information is on a chip card?.....	2
8. Which chip-enabled debit cards does America's First Federal Credit Union offer?.....	2
9. What are the benefits of my new chip card?.....	2
10. What makes my new chip card more secure than my old swipe card? .....	2
11. Does this mean that a magnetic stripe card is not secure?.....	3
12. If my card has a chip, are you discontinuing magnetic stripes on cards?.....	3
13. Are there any additional fees on chip cards? .....	3
14. Will my new chip card be covered under the Visa Zero Liability policy?.....	3
15. How can I find out more about the chip-enabled cards offered by America's First Federal Credit Union? .....	3
16. My current America's First Federal Credit Union debit or ATM card does not have a chip, how can I get a new chip-enabled card? .....	3
17. Will my new chip-enabled debit or ATM card have the same card number and PIN?.....	3
18. Will I need to provide any of my payees with my new card number if I have recurring payment set up?.....	3
19. Can I change my PIN?.....	3
20. What are my options if I do not want to change to a chip-enabled debit card?.....	3
21. Does a merchant have to have special equipment to accept a chip card? .....	3
<b>ACTIVATION</b> .....	4
22. What should I do when I get my new chip card?.....	4
<b>USAGE</b> .....	4
23. Where can I use my new chip-enabled card? .....	4
24. Can I use my new chip-enabled card for online purchase? .....	4
25. Can I use my new chip-enabled debit card at an ATM?.....	4
26. How do I make a chip card transaction?.....	4
27. When I make a purchase using a chip card, how is that different from using my existing magnetic stripe card? ...	4
28. What if a merchant asks for a PIN during the purchase? .....	4
29. Do chip card transactions take longer? .....	4
30. Do chips get damaged?.....	4
31. What happens if I don't activate my new chip-enabled debit card and continue to use my old swipe card?.....	4

# America's First Federal Credit Union Chip-Enabled Debit Cards FAQs

Updated 3/31/2017 – This version appropriate for internal and external use

32.	Will I still earn rewards on my new chip-enabled debit card?.....	5
33.	Will I need to register my new card on the rewards website, <a href="http://www.dreampoints.com/amfirst?">www.dreampoints.com/amfirst?</a> .....	5
<b>HELP</b>	.....	<b>5</b>
34.	What should I do if I notice unusual activity on my America's First Federal Credit Union account?.....	5
35.	What should I do if my America's First Federal Credit Union credit card or debit card is lost or stolen?.....	5

## GENERAL

### 1. What is a chip-enabled card?

Chip cards have a microchip embedded in the credit, debit or ATM card. The chip is encrypted and provides stronger security and protection against fraud. A chip card also has a magnetic stripe on the back of the card.

### 2. What does a chip card look like?

Many features of a chip card are the same as a magnetic stripe card. Both cards are embossed or printed on the front with the card number, cardholder name and expiration date and provide the three-digit security code on the back of the card. The key difference is the gold-colored embedded chip on the front left side of the card.

### 3. I've never heard of a chip card before. Is this something new?

Although chip cards are becoming more common in the United States, embedded chips have been used in payment cards all over the world for many years to help protect cardholders from fraudulent activity.

### 4. Why do I need a chip-enabled debit or ATM card?

Although magnetic stripe cards continue to be a common type of card in the United States, many other countries, especially in Europe, are switching to chip cards. Replacing your magnetic stripe card with a new chip card is one way we can help simplify your purchase experience when you're traveling outside the United States and provide you and an added layer of security to help protect you from fraudulent activity.

### 5. Will my new debit chip card work outside the United States?

Your new chip card will work at merchants processing transactions using a chip terminal or using a magnetic stripe. Chip cards can be used anywhere in the world where Visa cards are accepted.

### 6. Now that I have a chip card should I continue to notify you before I travel internationally?

Yes, advance notification will help ensure that legitimate purchases are approved.

### 7. What information is on a chip card?

The microchip embedded in the card stores information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripe. No personal information about your account is stored on the chip card.

### 8. Which chip-enabled debit cards does America's First Federal Credit Union offer?

All of our debit cards are now chip-enabled debit cards (ATM only, regular debit, HSA debit and Business Debit)

### 9. What are the benefits of my new chip card?

Your new chip card will come with the same benefits as it does today, including the same security and protection benefits you've come to expect from Visa.

### 10. What makes my new chip card more secure than my old swipe card?

Chip cards provide a higher degree of security due to the chip which uses several measures to create a complex level of security making a chip card difficult to copy or counterfeit. International market migrations to this technology have proven the value of chip cards at reducing counterfeit fraud. Because of their complexity and use of dynamic transaction data,

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chip cards make counterfeit fraud extremely difficult. Adding these dynamic elements to transactions makes account data less attractive to steal and adds greater security to the payment system.

## 11. Does this mean that a magnetic stripe card is not secure?

Cardholders should be confident about the safety and security of using magnetic stripe cards. Converting to chip technology is the next step in electronic payments to enhance card safety. In addition, you can have confidence in the protection and security features we provide our cardholders.

## 12. If my card has a chip, are you discontinuing magnetic stripes on cards?

No, magnetic stripes will continue to be included on cards. Magnetic stripe cards will continue to be a secure way to make payments.

## 13. Are there any additional fees on chip cards?

No additional fees apply to your new chip card.

## 14. Will my new chip card be covered under the Visa Zero Liability policy?

Yes, your new chip Visa card will be protected under the Visa Zero Liability policy. Keep in mind, the Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions.

## 15. How can I find out more about the chip-enabled cards offered by America's First Federal Credit Union?

Visit your local branch or contact our Call Center at 205-320-4000 or toll-free 1-800-633-8431, Monday – Thursday 8 A.M. to 5 P.M. Friday 8 A.M. to 6 P.M. for more information.

## 16. My current America's First Federal Credit Union debit or ATM card does not have a chip, how can I get a new chip-enabled card?

We will begin issuing all Members new chip-enabled debit and ATM cards beginning in **May**. We will reissue the cards in waves and plan to have all cards mailed by **September 2017**.

## 17. Will my new chip-enabled debit or ATM card have the same card number and PIN?

No. Your new card number, expiration date and PIN will change. When you activate your new chip card, **you will be asked to set up a new PIN**. You can reenter the PIN you currently use if you want to keep it the same. Reissuing new card numbers greatly reduces the opportunity for fraud.

## 18. Will I need to provide any of my payees with my new card number if I have recurring payment set up?

Yes. You will need to contact payees to let them know your card number has changed.

## 19. Can I change my PIN?

Yes. Simply call **1-866-673-6571**, select your language (1 for English), then select 3 to change your PIN. Follow the instructions. If you do not know your current PIN, you will need to speak to a representative to help you. Also, you can visit a branch to change your PIN.

## 20. What are my options if I do not want to change to a chip-enabled debit card?

Our goal in transitioning to chip-enabled cards is to provide you with greater fraud protection. While there may be some minor adjustments to switching over to a chip-enabled card, we are confident that you will find it to be just as convenient as your current card.

## 21. Does a merchant have to have special equipment to accept a chip card?

Merchants are transitioning to chip-enabled terminals that allow you to use the new chip technology. However, merchants who have not yet transitioned to the new terminals will still allow you to swipe your card.

# America's First Federal Credit Union Chip-Enabled Debit Cards FAQs

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## ACTIVATION

### 22. What should I do when I get my new chip card?

1. Make sure your name is printed correctly. If not, please visit your local branch or contact our Call Center at 205-320-4000 or toll-free 1-800-633-8431, Monday – Thursday 8 A.M. to 5 P.M. Friday 8 A.M. to 6 P.M.
2. Activate your card by calling the number on the sticker (**1-866-673-6571**) and follow the prompts
3. Set up a PIN during the activation process
4. Destroy your old card and begin using your new card right away (we will close your old card soon after you activate your new one)
5. Contact any merchants, utility companies or billers who send automatic payments to your card and provide them with your new card number and expiration date.

## USAGE

### 23. Where can I use my new chip-enabled card?

Chip cards can be used at all merchant locations that have the new chip-enabled terminals AND at locations that have not yet installed the new terminals.

### 24. Can I use my new chip-enabled card for online purchase?

Yes. You can make online purchases just like you do today.

### 25. Can I use my new chip-enabled debit card at an ATM?

Yes. You may use your chip-enabled debit card at ATMs just as you do today. (Remember, you will need to set up a PIN when you activate before using at an ATM)

### 26. How do I make a chip card transaction?

1. Insert the chip portion of the card into the terminal with the chip facing up. It's important to leave the card in the terminal until the transaction is complete. (If you remove the card too soon, the transaction will end and your purchase will not be processed.)
2. Follow the prompts on the terminal's screen.
3. The terminal will display the purchase amount
4. Once the purchase is approved, a receipt may be printed for your signature. When your transaction is complete, you will be prompted to remove your card.

### 27. When I make a purchase using a chip card, how is that different from using my existing magnetic stripe card?

When you make a purchase, the merchant will process your purchase by either swiping the card or by inserting it into a chip card terminal.

### 28. What if a merchant asks for a PIN during the purchase?

Simply follow the instructions on the terminal to complete the transaction.

### 29. Do chip card transactions take longer?

During the purchase, the chip and terminal authenticate the transaction, which may take slightly longer than a magnetic stripe transaction.

### 30. Do chips get damaged?

Your new chip card is just as durable as your old magnetic stripe card.

### 31. What happens if I don't activate my new chip-enabled debit card and continue to use my old swipe card?

For your safety, your old swipe card will be closed after a length of time has passed. We will notify you before we close your old card.

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### 32. Will I still earn rewards on my new chip-enabled debit card?

If you currently earn rewards on your debit card, you will continue under the same terms and conditions. There is no action necessary on your part.

### 33. Will I need to register my new card on the rewards website, [www.dreampoints.com/amfirst?](http://www.dreampoints.com/amfirst?)

No, your rewards will transfer over to your new card and you will not need to register your new card.

## HELP

### 34. What should I do if I notice unusual activity on my America's First Federal Credit Union account?

Contact our Call Center at 205-320-4000 or toll-free 1-800-633-8431, Monday – Thursday 8 A.M. to 5 P.M. Friday 8 A.M. to 6 P.M. to report unusual or questionable activity or contact your nearest America's First Federal Credit Union branch.

### 35. What should I do if my America's First Federal Credit Union credit card or debit card is lost or stolen?

Contact our Call Center at **205-320-4000** or toll-free **1-800-633-8431**, Monday – Thursday 8 A.M. to 5 P.M. Friday 8 A.M. to 6 P.M. to report your card lost or stolen, or contact your nearest America's First Federal Credit Union branch for an instant issue replacement card. Please be aware that the fee for a lost or replacement card is **\$7.00**.