

FAQs

About your new Chip Card

Your new chip card, which is also called a smart card or an EMV card, contains a chip that enhances the security of cards during point-of-sale transactions.

Chip cards are used in most of the world already. The chip gives enhanced security as a way to fight card fraud resulting from theft, skimming and counterfeiting.

The chip adds an additional layer of security from the magnetic stripe that already protects your card. Each time you use your card, the chip generates a code that is unique to that specific transaction. The chip also contains information about your account and the expiration date of the card. This makes it harder for counterfeiting and fraud to occur for in-store purchases.

Your card may be used anywhere in the U.S. and around the world. If a merchant has a chip-enabled card terminal, you insert your card during the transaction. You will still be able to 'swipe' your card to make a payment as well if the merchant has a regular terminal.

How to use your card

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

1. Insert the card, face up and chip end into the chip-enabled terminal.
2. Leave the card in the terminal during the entire transaction.
3. Follow the instructions on the screen and either sign your name or enter your PIN as needed. You need to be sure to remove your card and take receipt when the transaction is complete.

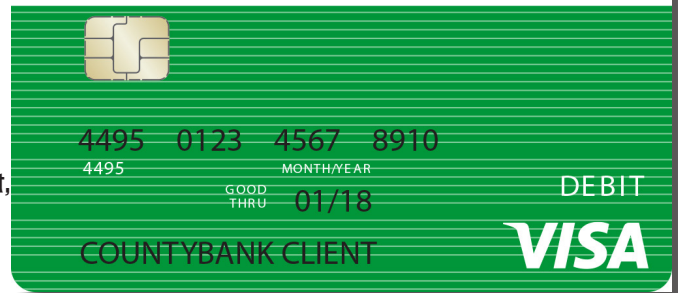


Can I still use my current card?

You can use your current card until you receive a chip card. At that time, you should activate the new chip card and start using it. You should destroy your old card by cutting it up or shredding it.

Do I need to sign the back of my new card?

Yes. You do need to sign the back of your new card.



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Can I use my chip card to make purchases online or by phone?

Yes. There is no change to that process. Chip cards can be used to make these purchases the same way as is done today.

Can chip cards be used at an ATM?

Yes. For ATM transactions, you will insert your card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you may be prompted to re-insert your card. You will leave your card in the ATM until the transaction is complete and the card is released. Then you will remove your card and any money you may have withdrawn.

What is the difference between chip and signature and chip and PIN?

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

What happens if my chip card is lost or stolen?

- You would need to report a lost or stolen card promptly by calling the toll-free number listed on the back of your card. If you can't access that number, you can call 1-800-726-8689 or 864-942-1500.
- Replaced cards will be issued with new account numbers. Remember, to update any automatic payments with new numbers if you replace a lost or stolen card.
- There is a \$5.00 replacement fee

How am I protected?

All cards that we issue come with certain liability protections against unauthorized transactions in the event a card is stolen, lost or fraudulently used in a store or online. It is very important that you promptly report a lost or stolen card or any suspicious transactions. Remember to check the applicable agreement for their account on liability and reporting requirements for unauthorized transactions.

Will chip cards prevent data breaches?

While chip cards won't prevent the types of large-scale data breaches that have hit some merchants, they do make it extremely difficult to produce counterfeit cards from that stolen data.

Can I be tracked with my EMV card?

No. Chip cards contain no tracking information.

Will all of our cards, including prepaid cards, be chip cards?

No, only our debit cards will be chip cards.



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