

## Frequently Asked Questions Regarding Our New Visa Platinum Credit Card

### **Why does my new card look so different?**

Your new Pittsford FCU Visa Platinum card utilizes many new features, including flat-print. With flat-print, we believe account information is easier to read. Further, the new font used for account numbers allows the information to be presented in a portrait format (taller than wide). We hope you find the card to be attractive and different – after all, our Visa Platinum has always been different – with no fees and no frustrating “gotcha” surprises.

### **What is a chip card?**

A chip card contains a microchip that encrypts your information into a unique code. This unique code increases the security of the transaction and the security of the account data when it's used at a chip enabled terminal.

### **What is EMV?**

EMV stands for Europay, MasterCard and Visa and is the global standard for the operation of chip cards. The terms EMV Chip Card and Chip Card are often used interchangeably.

### **Why is PFCU issuing chip credit cards?**

In addition to greater protection against fraud, your chip card will make it easier and more convenient when travelling abroad. Many merchants outside of the US have already adopted chip technology. The same technology is scheduled to become the standard in the US by 2015.

### **What are the benefits of the chip card?**

- Added security for transactions
- Chip cards are difficult to copy, which reduces the likelihood for counterfeit card fraud.
- Chip cards securely store and process data safely and efficiently

### **How do I use the chip card?**

Using your card at a chip enabled terminal is a little different in a couple of ways:

- The card is inserted into the device or terminal rather than swiped
- The card remains in the terminal for the duration of the transaction

If you are uncertain whether the terminal is chip enabled, just swipe your card as you do today. If the terminal is chip enabled, it will ask you to insert your card so that it can read the chip and complete your transaction.

**Can I use the chip card to make online purchases?**

Yes, you can continue to use your card for online transactions just as you do today.

**Why does my card still have a magnetic stripe?**

The magnetic stripe remains on your card to allow you to use it at store terminals that have not yet been upgraded, and in countries that have not been migrated to chip technology.

**Can I use my chip card at merchants that don't have chip enabled terminals?**

Your card still has the traditional magnetic stripe on the back which allows you to use it at merchants that do not have chip enabled terminals.

**Will my chip card be accepted at all terminals?**

Yes, chip cards currently have a magnetic stripe so they will also work at non-chip terminals.

**Why isn't there a chip on my PFCU debit card?**

The debit card industry has not yet established the necessary standards to create chips for debit cards. We have proactively redesigned our debit card so that we are ready to issue chip debit cards as soon as the industry provides us with the necessary information.

**When will I receive my chip enabled credit card?**

Beginning November 2014, PFCU will begin to re-issue the new chip enabled cards as cards expire or if a replacement card is requested due to loss, damage, or theft.

**Do I need a PIN to use my chip card?**

No. Your PFCU chip credit card is a chip + signature card. Just sign your name like you do today to complete your transaction. If a PIN is requested, simply let the merchant know that your card requires a signature only. If, however, you plan to withdraw cash from an ATM machine, a PIN will be required.

**Do you recommend that I provide advance notice before travelling abroad?**

Yes. When transactions occur outside of your typical purchase area, security software may interpret the activity as potentially fraudulent, and can potentially cause your transactions request to be denied. If you contact us prior to traveling, we will add a note to your account in an effort to ensure uninterrupted service while overseas.