

Answers to questions about chip technology

Q: What is a chip card?

A: Your Visa card now features built-in chip technology. You'll enjoy global acceptance plus an enhanced level of security.

Q: How does chip technology protect my information?

A: Whenever you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q: Where can I use my chip card?

A: You can use your card at millions of places that accept Visa cards, at home and around the world.

Q: Can I swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, you can continue to swipe your card.

Q: Can I use my chip card at the ATM?

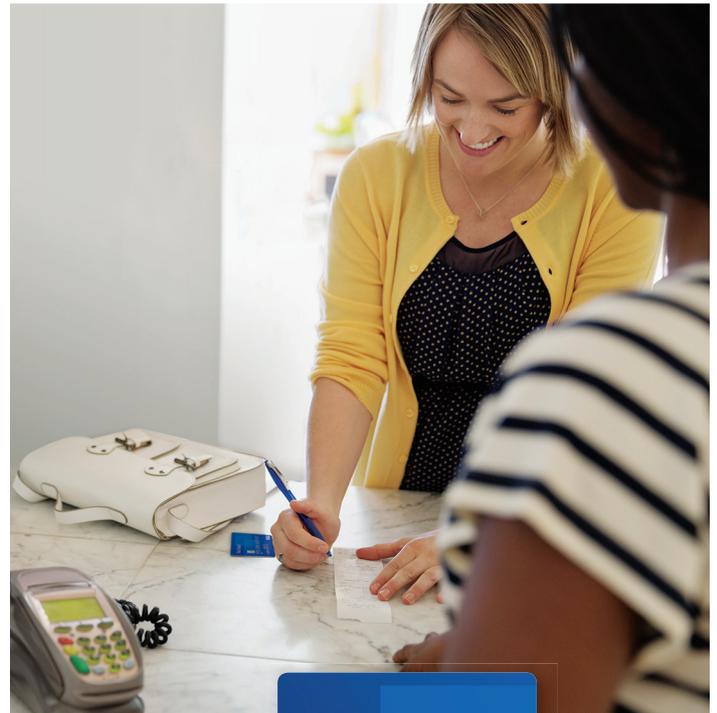
A: Yes. You can still use your card at the ATM. Simply insert the chip end of your card with the chip facing up. Your card will remain in the ATM until your transaction is complete.

Learn more about chip technology

Visit visachip.com or contact an associate at your bank.

Introducing chip technology for your Visa® card

Get big protection in a tiny chip



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INDEPENDENT COMMUNITY
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VISA everywhere
you want to be

Count on enhanced fraud protection with chip technology

Your Visa card now comes with built-in chip technology. These new cards are not only more secure – they're also easy to use.

Receive an enhanced level of security. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Check out with ease. Follow the simple steps to the right to pay at a chip-activated terminal.

Enjoy global acceptance. More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay with confidence wherever Visa cards are accepted.

Keep in mind, you're protected against

▶ *unauthorized use with Visa's Zero Liability Policy.¹*



Learn more about chip technology

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If a chip-activated terminal is available, follow these easy steps:

1 **Insert the chip end** of the card into the terminal with the chip facing up.



2 **Keep the card in the terminal** throughout the transaction and follow the prompts on screen.



3 **Remove your card** when prompted and take your receipt.



Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come.

If a merchant is not yet chip-activated, you can still swipe your card to pay.

¹ Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.