

# How to Use EMV Chip Cards

## HOW TO USE EMV CHIP CARDS AT MERCHANTS WITH CHIP ENABLED TERMINALS

Chip cards are easy to use at Point-of-Sale (POS) terminals. However, there are some differences compared to using a magnetic stripe card. Instead of swiping the card through the terminal, a chip card is inserted into a chip enabled reader with the chip facing up, toward the terminal and stays in the terminal during the full transaction. Do not remove the card until prompted.

### Using your EMV card is as easy as 1, 2, 3 ...

1. Cardholders will insert their card, face up and chip end into the chip enabled terminal. Be sure that card is pushed all the way into the slot.
2. Cardholders will leave the card in the terminal during the entire transaction. Do not remove the card until prompted by the terminal.
3. Cardholders need to follow the instructions on the screen and either sign their name or enter their PIN when prompted on the terminal. The terminal will prompt cardholders to remove their card when the transaction is complete.



At merchants that do not have chip enabled terminals, cardholders will use the magnetic stripe on the back of the card and swipe their card to complete their transaction.

## HOW TO USE EMV CHIP CARDS AT ATMS

Chip cards are easy to use at ATMs. Cardholders will insert their card into the ATM terminal and follow the instructions on the screen. Depending on the type of ATM card reader, cardholders might be prompted to re-insert their card as the ATM card reader identifies that it is a chip card. A PIN is needed for ATM transactions.

At an EMV enabled ATM with a motorized card reader: Insert card just as you do with a mag stripe card. Follow the screen prompts. The ATM returns the card at the end of the transaction.

At an EMV enabled ATM with a dip card reader: Dip card just as you do with a mag stripe card. The card reader identifies that it is a chip card and prompts cardholder to re-insert the card. Cardholder should leave card in the reader for the duration of the transaction. The card will be locked in place and will be released at the end of the transaction and cardholder takes their card.

At an ATM that does not have EMV enable, the chip card will be used the same way a mag stripe card is used.

### EMV Cardholder Selection

Your debit chip card has a network (MasterCard or Visa) global brand application identifier (AID) and the US Common Debit AID on the card. When the card is inserted into the ATM, the terminal matches the AIDs on the card to the terminal. If the terminal supports both AIDs, the cardholder may be presented with the shown application selection screen asking the cardholder to select an AID.

The AID selected by the cardholder will be printed on the receipt. Both AIDs work. ATM manufacturers are working on a solution that will always select the US Common Debit AID so that this screen will not be displayed.

Credit chip cards contain one AID. The AID on the card is matched to the AID in the terminal, so cardholders are not shown an application selection screen.

