

# What's an EMV Chip Card?

We all use our debit and credit cards for shopping, eating out and buying groceries. Soon you can do so with the added security benefits of an EMV chip card. The new cards are nearly impossible to counterfeit, and travel will be even easier in more than 130 countries where chip cards are already used. EMV chip cards do everything magnetic stripe cards do but even more securely; plus, you are still protected from fraud by Visa's Zero Liability\* Policy.

## HOW IT WORKS

### Smarter Technology

**Computer Microchip.** A computer chip securely stores the card data that currently resides on the magnetic stripe. This makes it nearly impossible for a criminal to create a counterfeit EMV chip card.

**Unique Cryptogram.** The computer chip enables more secure processing by producing a one-time use code for each transaction.

**Mobile Shopping.** EMV technology will also enable a one-time use code for mobile transactions and support other security innovations like tokenization.

### Used Worldwide

**130+ Countries.** There are approximately 2.4 billion EMV chip cards in circulation and 36.9 million terminals active worldwide, ensuring you can use your account conveniently wherever you travel.



### Added Security

**Difficult to Counterfeit.** Because EMV chip cards use cryptograms that are unique to each transaction, stolen chip card data cannot be used to create counterfeit cards.

**Less Risk of Fraud.** The added layer of security provided by EMV chips makes debit and credit card data much less valuable, decreasing incentive for fraudsters to steal data.

**Zero Liability.** With EMV chip cards, cardholders are still protected from fraudulent purchases with Visa's Zero Liability\* Policy.

## HOW TO USE

### Insert Card

Instead of swiping, you'll insert the card into the terminal, chip first, face up.

### Leave the Card in the Terminal

The card must remain in the terminal during the entire transaction.

### Sign the Receipt or Enter a PIN

Either sign the receipt or enter your PIN to complete the transaction.

### Remove Your Card

When the purchase is complete, remember to take your card with you.



Remember: The chip card still has a magnetic stripe, just in case you need to use it with a traditional terminal.

### Visa Layers of Security

Visa fraud protection will give you complete confidence using your account everywhere you shop – in store or online. EMV chip is the latest layer of security that's coming soon to a card near you. Learn about EMV chip and other Visa layers of security at [www.visasecuritysense.com](http://www.visasecuritysense.com), or follow us at [twitter.com/VisaSecurity](https://twitter.com/VisaSecurity).

\*Visa's Zero Liability Policy covers U.S. – issued cards only 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.