

## **EMV “Chip” Card Information for Visa® Business Credit Cards**

EMV chip credit cards will be coming soon! We currently have a project underway to convert our credit cards and anticipate we will be EMV-ready by the end of the year. We will be updating the information on this site as we progress. In the meantime, below are answers to some common EMV chip credit card questions.

### **When will I be getting an EMV chip credit card?**

We anticipate our credit card portfolio will be certified for EMV by year-end. We will be updating this page with issuance information once it becomes available.

### **Will my MAG-stripe card still work?**

Your MAG-stripe card will continue to work as long as it is not expired or reported lost or stolen.

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

Swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card instead:

1. Insert the card with the chip toward the terminal facing up. Do not remove the card until prompted.
2. The terminal will prompt you to provide your signature. Some merchants may not have you sign if the transaction falls below a certain limit.
3. When the terminal says the transaction is complete, you can remove your card.

### **Will my chip credit card require a PIN?**

You will have a “chip & signature” credit card, so you should not need a PIN for most purchases. If you are prompted for a PIN, just enter the PIN which was issued with the card.

### **Where can my chip card be used?**

Our EMV credit cards will be issued with both a chip and a MAG-stripe and can be used at any Visa merchant.

### **Will the chip card work outside of the United States?**

Yes. Over 80 countries are currently using chip cards. In some circumstances you may be prompted for a PIN; just enter the PIN that was issued with your card.

### **Where can I find more information on EMV?**

If you would like more in-depth information, go to the website <http://GoChipCard.com> for information and educational tools for both Consumers and Merchants.

### **Where can I find updated information on my Pioneer Trust Bank cards?**

We will be updating this page on our website as we progress through the EMV implementation process.

Please call our Bankcard Dept. at **503-480-1955** if you have question regarding EMV chip cards or your account.