

EMV “Chip” Card Information for Visa® Check Cards

EMV chip technology for debit cards is complicated because of the multiple Point-of-Sale (POS) and ATM networks involved. Many processors delayed the release of their EMV debit card products as a result. We have opened a project with our Visa Check Card processor, and are on a waiting list for implementation. We anticipate our Visa Check cards will be EMV-certified by the 1st Quarter in 2017. We will be updating the information on this site as we progress.

In the meantime, below are answers to some common EMV chip Visa Check Card questions.

When will I be getting an EMV chip Visa Check card?

We anticipate our Visa Check Card portfolio will be certified for EMV by 1st Quarter 2017. We will begin issuing chip cards at that time. You will receive one when your MAG-stripe card expires or needs to be reissued.

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.

Will I have a new card number for the chip card?

You will still keep the same account number if you receive a chip card as a standard reissue for an expiring card. You will receive a new account number if the chip card is replacing a lost or stolen card.

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 or PIN.
3. When the terminal says the transaction is complete, you can remove your card.

Will my chip Visa Check Card always require a PIN?

You will have a “chip & signature” Visa Check Card. Whether or not you use a PIN or sign for a transaction depends upon the merchant’s set-up. Some merchants may not require either if the transaction falls below a certain limit.

Where can my chip card be used?

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

Will the chip card work outside of the United States?

Yes. Over 80 countries are currently using chip cards.

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.