



## OneAZ Credit Union EMV debit card Implementation

Please refer to the following questions and answers to assist in answering member questions regarding debit card reissue requests.

**Q1: What is an EMV chip card?**

**A1:** EMV Chip cards (EMV stands for Europay, MasterCard® and Visa®) are also referred to as “chip cards” or “smart cards.” They contain a small metallic square that is a computer chip. The chip creates a unique transaction code that can’t be used again. So if a hacker should steal the chip information from a transaction, they could not counterfeit your card and it would be useless because the transaction code is only valid for a single use. This technology has been in use in Europe, Asia and Canada for some time now and has proven to be a major deterrent to fraud.

**Q2: Do I have to get a new debit card?**

**A2:** Yes. Your new OneAZ Credit Union debit card will have a new 16 digit number, expiration date and CCV code. Your card will come via postal mail to the address on file or if you wish to receive it sooner, you can visit any branch location and receive a permanent instant issue OneAZ Credit Union chip debit card. The instant issue will be available in branches beginning late July.

**Q3: What should I do with my old card?**

**A3:** Please destroy your Arizona State Credit Union debit card as soon as you have activated your OneAZ Credit Union debit card. If you have decided to replace your debit card at the branch, please ask the associate assisting you to shred your old card. If you receive your new card by mail, please dispose of your old debit card in a secure manner, such as shredding the card.

**Q4: Why am I receiving a new card?**

**A4:** In an effort to enhance security, your new OneAZ Visa debit card now includes chip technology. The embedded chip on your card improves fraud protection when you make purchases at chip-activated terminals. It also provides global acceptance.

**Q5: Will my PIN change?**

**A5:** You will have the option to select a new PIN or keep your current PIN at the time you are having your new OneAZ Credit Union debit card issued at the branch. If you are receiving your new card by mail, call **866.985.2273** to activate your card and select your PIN.

**Q6: Has my card information changed?**

**A6:** Yes, your card information has changed, but not your account information. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly.

**Q7: Do I need to sign the back of my OneAZ EMV chip debit card?**

**A7:** Yes, you need to sign the back of your card for security purposes.



**Q8: When can I expect to receive my OneAZ EMV chip debit card?**

**A8:** Your new EMV chip debit cards will be issued beginning in June 2016. Even if your current debit card is not expiring, you will receive a new OneAZ State Credit Union EMV chip debit card. Please make sure we have your correct contact information (especially mailing address and email address) on file. You can update this information through Online Banking or by calling the Member Care Center at 1.844.One.AZcu (1.844.663.2928).

**Q9: How do I request a OneAZ Credit Union EMV chip debit card?**

**A9:** We will automatically send you a chip card when your current card expires. You will receive a letter in advance stating that your new debit card is in the mail. If you would like to receive your chip card before your current card expiration date, you can request one today or visit a local branch in late July for an instant issue OneAZ debit card.

**Q10: What information is stored on the chip?**

**A10:** The chip stores information needed to complete transactions such as the card number or expiration date. The chip card **does not** contain your personal account information or account balance information.

**Q11: How does chip technology protect my information?**

**A11:** Every time 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.

**Q12: Will my OneAZ EMV chip debit card eliminate fraud?**

**A12:** Chip card technology provides an additional layer of security to help reduce the risk of fraud, but it cannot completely prevent fraud from occurring. It is still important to keep your card number and PIN information secure.

**Q13: Where can I use my OneAZ EMV chip debit card?**

**A13:** Your new EMV chip card can be used anywhere you use your debit card today. Many merchants across the U.S. are beginning to accept chip card transactions and this will continue to grow in the coming years.

**Q14: Why do some merchants require a PIN and other a signature?**

**A14:** Merchants are in control of setting up the EMV chip terminals and how transactions are processed. The Credit Union has no control on whether you can use your PIN or signature to complete a transaction.

**Q15: Will my OneAZ EMV chip cards allow others to track my location?**

**A15:** No, the EMV chip card is not a locator system. The chip on your card is limited to supporting authentication of card data when you make a purchase.

**Q16: Where can I use my OneAZ EMV chip card?**

**A16:** You can use your card at millions of places that accept Visa debit cards, at home and around the world.



**Q17: How do I pay at a chip activated terminal?**

**A17:** It's easy to make purchases with your debit card. You can always swipe your card like you do today. If a chip-activated terminal is available, you will be prompted to insert the chip end of your debit card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on screen.

**Q18: Why do I need to leave my card in the terminal?**

**A18:** While your card is in the chip-activated terminal, the embedded chip creates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If you remove your card too soon, your transaction will be cancelled.

**Q19: Can I still swipe my card to pay?**

**A19:** Yes. If a merchant is not yet chip-activated, simply swipe your card and enter your PIN. Or select CREDIT and sign for your purchase, if necessary.

**Q20: Does my OneAZ EMV chip card work at the ATM?**

**A20:** Yes. You can still use your card to get cash, check your balance and more. Be sure to insert the chip end of your debit card into the ATM with the chip facing up. Your card will remain in the ATM until your transaction is complete.

**Q21: Does my new OneAZ EMV chip card still have all the same benefits?**

**A21:** Yes. You can count on the same level of benefits you always have.