

Have a chip card?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. If you already know your chip card works there, start by inserting your card.



1

At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. Do not remove until prompted.



2

Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.

3

When the terminal says the transaction is complete, remove your card.



Using Your Chip Card at the ATM

Depending on the type of ATM, your experience may differ slightly.



If your card stays visible, use these basic steps for a successful ATM transaction:

1. Insert and remove your card as you normally would. This tells a chip-enabled ATM whether you have a chip card or not. Then follow the prompts.
2. If the ATM is chip-enabled, it will prompt you to insert the card again and leave it inserted. The ATM will clamp down on your chip card to hold it in place until the transaction is complete. Do not try to remove your card until prompted by the ATM.
3. When the ATM says the transaction is complete, remember to take your card.

If your card is not visible, a chip-enabled ATM will automatically recognize the chip on your card. If you're used to an ATM returning your card immediately, note that your chip card will now be returned at the end of the transaction. To complete a transaction, proceed as you normally would and follow the prompts.

When the ATM says the transaction is complete, remember to take your card.