



Enjoy the added security and peace of mind of chip technology.

Note: If you are not sure the terminal is chip-enabled, start by swiping your card as you do today. The terminal will tell you to insert your chip card if it is chip-ready.



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. If the amount is low, you may not have to do either.



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



Further Questions?

WWW.BAYCOASTBANK.COM

1-508-675-4404

Member FDIC/DIF

FREQUENTLY ASKED QUESTIONS

Q: Why is my Debit Card being upgraded to a chip card?
A: Your new card uses a microchip to provide greater security. Chip cards are the global standard used around the world. They help protect consumers against fraud and theft.

Q: What is a chip card?
A: A chip card is a standard-size plastic debit or credit card that contains an embedded microchip, as well as the traditional magnetic stripe. The chip protects in-store payments as it generates a unique, one-time code for each transaction.

Q: Why are chip cards safer?
A: The embedded chip in your new card generates a unique, one-time code required to approve each transaction. This code makes it virtually impossible for fraudsters to copy or counterfeit your card. While magnetic stripe cards offer protection from unauthorized use of your card or account information, chip offers a new layer of security.

Q: Where can I use my chip card?
A: Anywhere MasterCard is accepted.

Q: How do I use my chip card?
A: Simply insert your chip card face up in the terminal. The chip card will remain in the terminal while the transaction is processed. To complete your transaction, just follow the prompts on the terminal. You will be asked to sign or enter a PIN, depending on the requirements of the merchant. If the terminal is not chip enabled you will still be able to swipe your card.

Q: Now that I have a chip card, do I need to notify the bank before I travel?
A: We strongly recommend notifying the bank of any travel plans. This will ensure your card access will not be interrupted while traveling. For your protection, we'll continue to monitor card activity even when a travel notice is set. If you encounter any issues while traveling, we're here to help.

If you have any questions concerning this new Debit Card please contact your local BayCoast Bank Branch or call the E-Commerce Department at 508-675-4404.