

## FREQUENTLY ASKED QUESTIONS—EMV Chip Debit Mastercard®

**Q: Why is my card being upgraded to a chip card?**

A: Chip technology is already used in other countries and now coming to the U.S. Your new chip card provides an extra level of security and is easier to use at international locations.

**Q: How is this card different from a magnetic stripe card?**

A: A chip card looks just like a traditional card with an embedded chip in addition to the standard magnetic stripe on the back of the card. Rather than swiping your card, you will insert your chip card into a chip-enabled terminal to complete the transaction. Your chip card will also have the usual magnetic stripe on the back so that you can continue using your card while merchants are transitioning to new chip card terminals.

**Q: How does chip technology work?**

A: Every transaction with a chip card has unique data in it. Chip transactions are dynamic, not static like magnetic stripe cards. That is why if someone were able to intercept one of your chip transactions they would not be able to use that information again. This helps prevent fraudsters from being able to create counterfeit chip cards.

**Q: Where can I use my chip card?**

A: Use your chip card at the exact same merchants you do now—by inserting the card into card terminals that are chip enabled or swiping your card at merchant locations that have not yet switched to chip-enabled card terminals. You can also continue to use your card as you did before for online payments, telephone payments, and at ATMs.

**Q: Am I still protected against unauthorized charges?**

A: Yes. When you use your Century Bank Debit Card, you're protected against fraud with MasterCard®'s Zero Liability Protection. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You have promptly reported to the bank when you knew that your MasterCard® was lost or stolen or a fraudulent transaction was conducted on your account.

**Q: What should I do with my existing Century Bank VISA® Debit Card?**

A: Once you activate your new Century Bank Debit MasterCard®, please destroy your existing card for security reasons.

**Q: Will my card information change?**

A: Yes. Your card number will change. If you have authorized automatic payments using your debit card (i.e. Insurance premiums, loan payments, Netflix, iTunes, Amazon, etc.), you will need to provide these merchants with your new Debit MasterCard® number. You must do this to avoid rejected payments and possible late charges.

**Q: Will my PIN change?**

A: Yes. A new PIN will be mailed to you shortly after your new Century Bank Debit MasterCard® is sent to you with options for changing your PIN.

**Q: Will I have to pay any fees to use my chip card?**

A: No. Other than standard usage fees for ATM transactions, there are no additional fees to use a chip card.

**Q: How do I use my chip card?**



Insert card chip first into the reader.



Follow the prompts on the screen.



Remove the card when prompted.