



FAQ for Cardholders Debit Cards with a Chip

What are debit cards with a chip?

A debit card with a chip may also be called a smart card or an EMV card. Citizen Savings Bank offers a debit card with a chip that contains a microprocessor that enhances the security of cards during point-of-sale transactions.

All cards that we issue come with certain liability protections against unauthorized transactions in the event a card is stolen, lost or fraudulently used in a store or online. It is very important that you promptly report a lost or stolen card or any suspicious transactions. Remember to check the applicable agreement for your account on liability and reporting requirements for unauthorized transactions.

These chip cards, already in use in much of the world, use a security standard originally developed by Europay, MasterCard and Visa (EMV) as a way to fight card fraud resulting from theft, skimming and counterfeiting. The EMV technology has been adopted by the other major card brands and issuers.

How can my Citizens Savings Bank Visa Debit Card with Chip technology help me handle my banking needs?

Your Citizens Savings Bank Visa Debit Card with chip technology gives you 24-hour banking convenience. Simply use your card to make withdrawals, check balances, or transfer funds between accounts at Citizens Savings Bank.

When can I expect to receive my replacement debit card with a chip?

For existing cardholders new replacement debit cards will be automatically sent to you upon renewal of your existing card.

When can I expect to receive my new debit card with a chip after I complete a debit card application?

Within 7 to 14 business days.

Is a debit card with a chip more secure than magnetic stripe cards?

Yes. Chip cards add an additional layer of security to the safeguards that already protect cards. Each time a cardholder uses their chip card it generates a code that is unique to that transaction. This makes it harder to counterfeit a card or to use it fraudulently for in-store purchases.

What information is on the debit card with a chip?

The chip contains information about your account and the card expiration date. It also generates a unique code for every transaction when used with a chip-enabled terminal at the point of sale.

Can a debit card with a chip be used anywhere?

Yes. Citizens Savings Bank Debit Cards with chip technology can be used virtually anywhere the VISA brand of card is accepted in the U.S. and around the world. If a merchant has a chip-enabled card terminal, you will insert your card during the transaction. In the U.S., you will still be able to 'swipe' your card to make a payment if a merchant has a regular terminal. You will need a PIN to be able to make a transaction at an ATM.

How do I use a debit card with a chip?

When used at merchants with chip-enabled card terminals it's as easy as:

1. Insert the card, face up and chip end into the chip-enabled terminal.
2. Leave the card in the terminal during the entire transaction.
3. Follow the instructions on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

How long does it take for purchases to be posted to my account?

The vast majority of purchases made at retail locations will post to your account within a day or two. Other transactions done for car rentals, hotel reservations and pay-at-the pump transactions may not post for several days. Use online banking to monitor your account. It's fast and easy.

Can I get cash back with my purchases?

Yes, this is a convenient way to withdraw cash from your checking account when shopping, with no need to make a special trip to the ATM. Simply inquire if you can get cash back before the cashier calculates your purchase total. Merchants will be happy to honor your request where the service is available. A PIN is required to get cash back.

What do I do if I find an erroneous charge on my account?

Contact the merchant directly to resolve the discrepancy. All participating merchants in the Visa network are bound by rules and regulations as it applies to consumer inquiries and investigations. If you are unable to resolve the issue directly with the merchant, we will need to know the steps you have taken to resolve the issue before we can intercept on your behalf with Visa. Call (800) 692-6279, Option 1 for the Deposit Operations Department.

What if a merchant doesn't have a chip-enabled terminal?

For merchants without chip-enabled terminals, you will 'swipe' your card through the terminal, just as is done today.

Can I still use my current card? How do I activate my new card?

You can use your current card until you get a new chip card. At that time, you should activate the new debit card with a chip by calling (800) 567-3451 and setting up your PIN. You can then start using your new debit card. You should destroy your old card by cutting it up or shredding it.

Do I still need to sign the back of the card?

Yes. You still need to sign the back of your card.

Can a debit card with a chip be used to make purchases online or by phone?

Yes. There is no change to that process. Chip cards can be used to make these purchases the same way as is done today.

Can debit cards with a chip be used at an ATM?

Yes. For ATM transactions, you will insert your card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. You will leave the card in the ATM until the transaction is complete and the card is released. Then you will remove your card and any money you might have withdrawn.

What is the difference between chip and signature and chip and PIN?

You might be asked to provide your signature or enter your PIN to complete a transaction when using your card. You will need to use your PIN at ATMs and it might be required at some unattended card terminals such as fuel pumps and payment kiosks.

What happens if my debit card with a chip is lost or stolen?

- You need to report a lost or stolen card promptly by calling the Deposit Operations Department during the business hours of 9:00 AM to 5:00 PM (Monday- Friday) at (800) 692-6279, Option 1. After business hours please call the toll-free number (800) 554-8969 listed on the back of your card.
- Replacement cards will be issued only by calling the Deposit Operations Department.
- Remember to update any automatic payments with your new card numbers.

Is there a replacement charge? A new debit card will not have a charge and there are no monthly or annual fees.

How do I add a new card to an existing account? If you are requesting a new debit card on an existing account that never had a card before, you will need to visit a branch office to complete a debit card application.

Will debit cards with chip technology prevent data breaches?

While debit cards with a chip won't prevent the types of large-scale data breaches that have hit some merchants, they do make it extremely difficult to produce counterfeit cards from that stolen data.

Can cardholders be tracked with their EMV cards?

No. Debit cards with a chip contain no tracking information.

What if I forget my PIN or want to change it?

Please call (800) 567-3451 and follow the prompts provided.

If I am going out of the country will my debit card work?

You will need to call (800) 692-6279, Option 1 for the Deposit Operation Department to inform them of the date you will be using your card outside the country.