

EMV Chip Card Acceptance in the U.S.

Enhanced Security – Easy Experience



Are you prepared to accept EMV chip cards? As more financial institutions decide to issue EMV chip cards, you may notice more customers making purchases with cards that include an EMV chip. Although you will continue to accept magnetic-stripe cards, you should also be prepared to accept chip cards as well.



Steps for EMV Chip Card Acceptance at the Point of Sale

1

Insert card face up

Customer inserts the chip end of the card into the chip-enabled terminal with the chip facing up. If the customer tries to swipe the magnetic stripe on the card and the card is chip-enabled, the terminal will prompt the customer to insert the card. The magnetic stripe on the card should only be swiped when the chip cannot be read by the terminal.

2

Leave card in terminal

The card must remain in the terminal until the transaction is complete. If the card is removed too soon, the transaction will not be processed. The customer follows the prompts on the terminal screen to complete the transaction.

3

Enter PIN or sign receipt and remove card

To complete the transaction, the customer will sign the receipt, enter a PIN, or do nothing for certain small ticket transactions. The receipt will automatically include a signature line *only* when a signature is required. Help your customers by reminding them to take their card.

CUT ALONG DOTTED LINE FOR QUICK REFERENCE

Steps for EMV Chip Card Acceptance

1



Insert card face up.

2



Leave card in terminal and follow prompts.

3



Complete transaction. Remind customer to take card.