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.

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