



First National EMV (Chip) Card Frequently Asked Questions (FAQ's)

When will I receive my new chip card?

Cards are being re-issued in waves over several weeks. All cardholders are expected to have a new Chip Card by late November, 2016. When you receive your new card, please activate it and begin using it immediately AND destroy your old card.

Why am I getting a new card, I did not request it and my current card is not expired?

First National makes the safety and security of your hard earned money and good name a priority. That's why we are replacing all current debit cards with new cards containing EMV (secure chip) technology.

How do I activate my new card?

You can now select your own debit card PIN – you will NOT receive a new PIN in the mail. Activate your new card as soon as possible after you receive it. You can do so using our Mobile App (in Manage Cards) or call Phone Banking 517.548.6451 and select Option 6 (Card Services). After activation, the PIN used the first time the card is used with a PIN (for purchase or ATM transaction) will be your new PIN.

Activation instructions are on the sticker on the card and First PIN instructions are included with your new card.

Is my card number changing?

Yes. We are sorry, but this upgrade required us to change your card number.

My current card is used to make automatic, recurring payments. Do I need to do anything?

Yes. Contact anyone who makes automatic or recurring debits to your account using your debit card number. They will need the new card number.

What about my PIN?

You will receive a new PIN a few days after receiving your new card. To change your PIN to something more familiar to you or easy for you to remember, visit any First National office or First National ATM. To change your PIN at one of our ATM's you will need to know the new PIN to do so.

What is a chip card?

Chip cards are payment cards that have an embedded microchip on the front and a magnetic striped on the back. Chip cards offer advanced security when making in-store purchases at chip terminals. That means you will enjoy greater fraud protection than ever before.

Why does my card still have a magnetic stripe on the back?

Your new card has both a chip and magnetic stripe. Because many merchants (especially gas stations, convenience stores and smaller merchants) have not yet switched to chip-enabled terminals, you can still use your new chip card by swiping and entering your PIN or signing.

How do I use my new chip card?

If the terminal is chip-enabled, it will prompt you to insert your card (instead of swiping it). Follow these simple steps”:

- 1.) *Insert your card with the chip toward the terminal and the card face up. Do NOT remove your card until prompted (insert it and leave it in the terminal until prompted to remove instead of swiping it).*
- 2.) *Provide your signature or PIN, when prompted by the terminal. Some transactions may not require either of these.*
- 3.) *When prompted, remove your card – remember to wait to remove until the terminal tells you to do so and the transaction is complete.*
- 4.) **[Check out this great video on how to use your new EMV/Chip Card](#)**

At non-chip terminals – some terminals are not yet chip-enabled. At these terminals you will swipe your card as you are accustomed to doing and follow the prompts on the terminal (non-chip terminals are using the magnetic strip to authorize your purchase).

Important Note About Some Chip-Card Transactions -

Depending on how a merchant’s terminal is set-up, you may encounter different requirements for completing your chip-card transaction. Here is what you can expect:

- ✓ *At most merchants, with chip-enabled terminals, you will insert your chip card and sign to complete your transaction.*
- ✓ *Some merchants have programmed their chip-enabled terminals to prompt you for your PIN instead of signing (and you may not have the option to sign for the transaction).*
- ✓ *At some merchants and/or based on the transaction amount, you will not be required to enter a PIN or sign for the transaction;*
- ✓ ***Some merchant’s chip-enabled terminals may provide the option to select ‘Mastercard Debit PIN’ or ‘Debit’. If you see this option – be sure to select ‘Debit’. The transaction will NOT process if you select ‘Mastercard Debit PIN’.***
- ✓ *At merchants without chip-enabled terminals, you will swipe your card and enter your PIN or sign for the transaction as you have normally done.*

Why are chip card transactions more secure?

Chip cards offer advanced security for in-store purchases using chip terminals by making every transaction unique – doing so makes it far more difficult to counterfeit or copy cards. If the card data and one-time code are stolen or compromised, the information cannot be used to commit fraud or create counterfeit cards.

Will chip cards allow others to track my location?

No. Chip card technology does not provide for a locator system. The chip in the card is limited to providing authentication of card data when you make a purchase using a chip terminal.

Is a chip card the same as a contactless payment (i.e. PayPass)?

No. Contactless cards use near-field communication technology (NFC), which has a radio antenna that transmits account information – NFC cards work by waving or tapping your card in front of a device. Chip cards **MUST BE INSERTED**, face up, into a chip-enabled terminal that allows the chip to make contact with the reader to authorize and complete a transaction.

Should I use a protective sleeve to keep my card in and keep information from being stolen?

No. Unless the chip makes contact with a merchant terminal, no authorization will be completed. First National chip cards do **NOT** use contactless (NFC / RFID) technology.

What if the card or chip is lost or stolen – is my personal information vulnerable?

No. The chip contains **ONLY** the information used to process transactions at a merchant terminal or ATM. No personal information is stored on the chip. Regardless, please contact First National immediately if your card is lost or stolen.

What does a chip-enabled terminal look like?

Chip-enabled terminals have all of the feature that you are accustomed to seeing at a payment terminal – with the addition of a slot to insert your card (often at the bottom of the terminal).

What about online purchases – how do I use my chip-card online?

Use the chip-card the same way you use your debit card today – by using the card number, name, expiration and security code on the back of the card.

Can I use my chip-card outside of the country?

Yes. Chip-cards are widely used in Mexico, Canada and nearly 130 countries worldwide. Chip cards are likely easier to use abroad than non-chip cards.

What if I have more questions?

First National is here to help. Contact us by calling 517.546.3150, toll free at 800.975.3170 or email us at Info@fnbh.com. You can also visit us at fnbh.com for answers.