



INTRODUCING MASTERCARD CHIP CARDS

River Bank will soon be offering MasterCard debit cards with chip technology. The embedded computer chip provides more security and wider international acceptance.

IMPORTANT

*Your new chip card will arrive in mid-June. Your new card will have a different number from your current card number. You will need to activate your card and select a PIN by calling the toll free phone number on the back of the card. **Please DO NOT use your new card until June 26, 2017.** If you have any recurring transactions please make arrangements with those merchants to have those payments changed to your new card. Please continue to use your current debit card up through June 25, 2017.*

A microchip embedded in the card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in wide use around the world and are now becoming the standard in the U.S.

Frequently Asked Questions

When will I get my chip card?

To ensure that all of our cardholders have the additional protections offered by chip cards as soon as possible, we will be replacing all debit cards by June 26, 2017. Once your new card arrives, be sure to activate it and then destroy your old card after June 25, 2017.

There is no need to request a new card. You'll automatically receive your chip card in the mail. There is no charge for the new chip card.

If you are planning to travel internationally or have an immediate need for a chip card, please contact us at 608-457-3500.

How am I protected?

With Zero Liability—All debit and credit cards that we issue come with 'zero liability protection,' so you are not held liable for unauthorized transactions if a card is lost, stolen, or fraudulently used at a merchant or online. It is important that you promptly report a lost or stolen card or any

suspicious transactions. See the applicable agreement for your account on liability and reporting requirements for unauthorized transactions.

What are chip cards?

A chip card - also called a smart card or an EMV™ card - is a debit or credit card that contains a microprocessor that enhances the security of cards during point-of-sale transactions.

These 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.

Is a chip card more secure than my current card?

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

How do I use them?

If the payment terminal is chip-enabled, you will be asked to insert your card.

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

For merchants without chip-enabled terminals, your payment will process as it normally does from your initial swipe.

Can I use my chip card anywhere?

Yes. Your chip card can be used virtually anywhere this 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 your payment if a merchant has a regular terminal. You will need a PIN to be able to make a transaction at an ATM.

When will I get my chip card?

We will be replacing all cards by June 26, 2017. Once your new card arrives in the mail be sure to activate it for use but do not destroy your old card until after June 25, 2017.

Can I still use my current card?

Please continue to use your current card until June 25, 2017. At that time, if you have not already done so, activate your new chip card and start using it on and after June 26, 2017. Be sure to destroy your old card by cutting it up or shredding it.

Do I need to sign the back of the card?

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

Can I use it to make purchases online or by phone?

Yes. You can use your chip card to make these purchases as you do today.

Can I use my card at an ATM?

Yes. For ATM transactions, 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. Leave the card in the ATM until the transaction is complete and the card is released, then remove your card and any money you might have withdrawn.

When I used my chip card at an ATM, I was asked to select between “Debit” and “Visa Debit” [or “MasterCard” and “Maestro”]. Which one should I choose?

It is fine to select either one – your transaction will work either way.

What if my card is lost or stolen?

It's important to report a lost or stolen card immediately. Keep a record of the telephone number on the back of your card and call it if necessary.

Will chip cards prevent data breaches?

While chip cards 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.

Does a chip card contain more information about me that could be stolen?

No, a chip card does not contain any information about you that isn't in your magnetic stripe cards – just your name, account number, and expiration date.

Can someone steal the information in my chip card remotely using radio waves or a “contactless reader?”

No, your chip card must be inserted into a POS terminal or ATM in order to read the chip. Your chip card has to be within two inches of a contactless reader in order to activate. The information that can be read is limited and not sufficient to make a fraudulent card.

How can I get “cash back” when using my debit card?

Some merchants that allowed cash back (e.g. supermarkets) had to disable this feature when they started accepting EMV chip cards. We expect that they will allow this feature within the next several months. Be sure to let the merchant know that you would like the option to get cash back.

How can I enter a tip (e.g. at a restaurant or hair salon)?

Some merchants that used to allow you to add the tip to the receipt after the transaction, may now ask you to specify the tip before the transaction. We expect that this will change over the next several months to restore the previous option of adding a tip after the transaction.

Contact us for more information

Call us at 608-457-3500 or stop in at any of our branches if you have additional questions about chip cards, or if you are interested in opening an account.