

What does EMV stand for?

EMV stands for *Europay, MasterCard®, and Visa®*. It's a debit or credit card that's embedded with a microchip. It is commonly called a "chip card."

What is a chip card?

A chip or EMV card is a credit or debit card embedded with a microchip. This "chip" turns your account information into a one-time unique code when used at a chip-enabled register. This code adds an additional layer of fraud protection to your card. This technology has been in use for over a decade in more than 80 countries worldwide.

What's the difference between a "Chip" card, "Smart Chip" card, Integrated Circuit card (ICC), and "EMV" card?

These are all common names that different companies/merchants use for the same security technology.

What does the chip do?

The chip codes certain parts of a transaction when used at participating merchants. It does not track or store your purchase history, nor does the chip provide location assistance if lost or stolen. The purpose of the chip is to add an additional layer of fraud protection.

What are the benefits of EMV?

The biggest benefit of an EMV card lies in the powerful fraud prevention technology inherent in the chip. The chip provides dynamic data that cannot be known to someone who steals a card or card number. Because every EMV card is essentially a small, secure computer, EMV cards are very difficult to replicate and counterfeit.

What information is stored on a chip card?

The microchip embedded in the card stores information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripe. No personal information is stored on the chip card.

Will an EMV card work on a non-EMV terminal?

The EMV card will work in both EMV terminals and non-EMV terminals. If the terminal is not chip card-enabled, the transaction will be processed the same as it is today with the magnetic strip.

How is a chip card used?

If the merchant has EMV capabilities, simply insert the card into the terminal and follow the prompts on the screen. The terminal will authenticate the card and keep it safely inside the terminal until the transaction is completed. Some terminals will prompt with a message or a beep to remind the user to remove the card. For phone or online transactions, there are no changes.

How do I obtain a PIN?

To create or change a debit card PIN, call 866-985-2273.

To create or change a credit card PIN, call 888-886-0083.

For security reasons, Reliant can't PIN a card for a cardholder.