NorthStar Bank EMV Chip Debit Cards

EMV Chip Cards with smarter technology

*Provide <u>increased security</u> for you and greater protection for purchases made at point-of-sale. The embedded microchip holds personalized data linked to your account and each transaction generates a unique code which adds a new safeguard against fraud.

*Make traveling easier and more convenient with their large acceptance worldwide.

Follow these steps to use your card at a chip-enabled terminal:

Insert the card, chip first, faced up. Leave your card in the terminal until your transaction is complete.

When prompted, enter your PIN or sign your name to complete the transaction.

When purchase is completed, remove your card and take it with you.



If you are at a terminal that is not chip enabled, simply swipe your card to make your purchase. Chip cards will continue to have the magnetic stripe on the back.

Chip cards will not change the way payments are made online or by telephone.

AT AN ATM

You will leave your card in the ATM until the transaction is complete. Follow the prompts on the ATM screen. A PIN is needed for ATM transactions.