

STEPS TO ENSURE A SUCCESSFUL CHIP CARD TRANSACTION

During the transition to chip cards, customers will be told to swipe their cards as they normally would and follow the prompts. If the terminal is chip-enabled, it will prompt them to insert their cards instead. If you have chip-enabled terminals and you see that a customer has a chip card, you can tell them to insert it for a chip transaction.

1.



The customer should insert their card with the chip toward the terminal, facing up. The card should not be removed until the customer is prompted to do so by the terminal.

2.



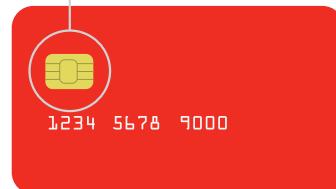
The customer will provide their signature or PIN as prompted by the terminal. Some transactions may not require either.

3.



When the terminal says the transaction is complete, the customer can remove their card.

EMV Chip



HOW CHIP CARDS WORK FOR A CONSUMER:

During the transition to chip payments, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card instead. If you already know your chip card works there, start by inserting it.



- 1** At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. **Do not remove until prompted.**



- 2** Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.



- 3** When the terminal says the transaction is complete, remove your card.*

CAYAN™

*Chip card transactions may take slightly longer, but are more secure.