CHIP CARD (EMV) Frequently Asked Questions

Why did I receive a new card, I did not order one?
The new card replaces your existing card. It has advanced security features including an embedded chip.

What is a chip card?
Chip cards are payment cards that have an embedded chip to increase the security of the card data during a transaction. This new technology reduces the chances for data being compromised and the creation of counterfeit cards.

What is EMV?
Chip cards are based on a global card payment standard called Euro Mastercard Visa (EMV), currently used in more than 80 countries. There are more than 3.4 billion chip cards issued across the globe. Learn more at www.emv-connection.com/consumers.

Why are chip card transactions more secure?
Chip card transactions offer you advanced security in-store and at the ATM by making every transaction unique. Your chip card is more difficult to counterfeit or copy. If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and commit fraud. It is still important to safeguard your card number and PIN.

Why is the number on my card different?
Over the last few years, numerous merchants have experienced data breaches and card skimmers have become more common; this makes it very likely that your old card number may have been compromised. By issuing a new number with your chip card, it greatly reduces the chance of your card number being used fraudulently in the future.

Can I keep my old card number?
No – you cannot keep your old card number. Due to the numerous merchant breaches and the prevalence of card skimmers, a new card number is necessary.

I have recurring payments set up on my card, what do I do?
Your old card will remain active for approximately 45 days to allow you time to contact any companies you have recurring payments set up with. It is best to set recurring payments up using your checking account number and routing number rather than your debit card. It can be difficult to stop recurring payments that are set up on your debit card.

Why did I receive a new card for only one of my accounts?
United Bank is reissuing all debit cards in batches by account number. You should receive a new card to replace any existing cards by April. If you do not receive a card for one of your accounts by April, please contact customer service at 770-567-7211.

What if I have problems with this new card?
Merchants are still experiencing difficulties with setting up the new terminals – don’t assume that the problem is your card. If you are unable to use the card with the chip feature, try to swipe the magnetic strip as usual. You may also want to try a debit transaction as a credit transaction as well. Retain your old card for approximately 45 days as a backup method of payment. If you are unable to get the transaction to work, call Customer Service at 770-567-7211 and we will make every effort to assist you.
How do I use my chip card in stores?
While merchants make the transition to chip terminals, 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 at the base of the terminal instead. If you already know your chip card works there, start by inserting your card. These basic steps will help ensure successful transactions:

1. 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.

Always remember when you use your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it. Merchants have a variety of ways they can program their terminals to accept payment cards with new chip technology. You have a different experience at each merchant you use.

When should I use my PIN?
Each merchant determines the set-up for their terminals and whether a PIN is required. It is always best to use your PIN when you can, except at pay-at-the-pump gas terminals.

Can I still use my chip card at a non-chip-enabled ATM or merchant terminal?
Yes. Your card will have a chip and a magnetic stripe to accommodate either situation.

What if the terminal or ATM doesn’t accept chip cards?
Cards will still have a magnetic stripe on the back, so even if a terminal or ATM is not yet chip-enabled, you can use your card as you do today.

What should I expect when using my chip card at ATMs?
Depending on the type of ATM, your experience may differ slightly.

If your card stays visible, use these basic steps for a successful ATM transaction:

1. Insert and remove your card as you normally would. This tells a chip-enabled ATM whether you have a chip card or not. Then follow the prompts.
2. If the ATM is chip-enabled, it will prompt you to insert the card again and leave it inserted. The ATM will clamp down on your chip card to hold it in place until the transaction is complete. Do not try to remove your card until prompted by the ATM.
3. When the ATM says the transaction is complete, remember to take your card.

If your card is not visible, the chip-enabled ATM is recognizing the chip on your card, and your card will be returned at the end of the transaction. To complete a transaction, proceed as you normally would and follow the prompts. When the ATM says the transaction is complete, remember to take your card.

Will anything change during my online purchases?
No. You will use your chip card for online purchases by following the same process you do today.

Can I use my chip card outside of the U.S.?
You will need to contact United Bank Customer Service to set your card for international purchases. Chip cards are widely used in international markets and are accepted in more than 80 countries.

If my card is enrolled in Secure Swipe, will this automatically transfer to my new card?
No, since your new card has a new number, you will need to enroll the new card in Secure Swipe.