



MasterCard Conversion

We are committed to providing you with the best products and services available. We are excited to announce that Mercy Credit Union is transitioning to MasterCard-branded cards with EMV technology. EMV technology (aka chip cards) offers enhanced fraud protection and security to your transactions.

Timeline

- **The credit card transition was in September.**
- **Debit cards are scheduled to transition to EMV MasterCard cards in spring 2016.** We will continue to update you as the transition progresses. Please make sure your contact information is current to ensure you receive all communications.

FAQs about EMV Chip Technology

What is an EMV or Chip Card?

EMV comes from Europay, Mastercard and Visa, the companies that initiated development of EMV specifications. EMV cards are already widely used internationally, and are coming to the U.S. Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.

How is a chip card more secure?

The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new chip card difficult to counterfeit. Chip Cards are already being used in most countries around the world, resulting in a reduction in card fraud. This improved security is why Chip Cards are coming to the U.S.

Can I use my card for everyday transactions or at non-chip terminals?

Yes. Your chip card will also have the usual magnetic stripe on the back so you can continue using your card at ATMS and Point of Sale Terminals while merchants in the U.S. transition to new terminals.

How do I make chip transactions at ATMs and Point of Sale Terminals?

Step 1: With the front facing up, insert your card into the ATM or in-store terminal. Do not remove your card until the transaction is complete. If you remove it too soon, your transaction will be canceled.

Step 2: Follow the on-screen instructions.

Step 3: You may be required to enter your PIN or sign the sales receipt to complete your purchase.

Step 4: When the transaction is complete, always remember to remove your card.

For more information about the EMV Chip Card/MasterCard Transition, please call 1-800-711-0676.