

YOUR QUESTIONS ANSWERED

Q: What is a chip card?

A: A chip card is a credit or debit card embedded with a microchip. This “chip” turns your account info 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.

Q: I have a joint account. Will the cards work differently?

A: No. Both cards will work the same. The card numbers are different, but will still be tied to your account. You will see all account activity on your statement. Account holders must activate their new card at any ATM.

Q: What’s the difference between “Chip” cards, “Smart Chip” cards, and “EMV” cards?

A: There is no difference at all. Chip cards, Smart Chip cards, and EMV cards are names different companies use for the same security technology. For example: EMV stand for Europay, MasterCard, and VISA, the three companies that originally create the standard.

Q: How do I use my Primary Bank ‘Chip’ debit card?

A: If the places you shop have chip-enabled registers, simply insert your debit card and authorize the transaction by signing your name. If they don’t have chip enabled registers, swipe and sign your name the same as always. For phone or online transactions, nothing changes.

Q: Can I scan my card?

A: No. This card is not contactless and cannot be scanned.

Q: Does this chip track my card like GPS?

A: No. This is not a GPS chip. It is only for an additional layer of fraud protection.

Q: How does Primary Bank help keep my account safe?

A: We regularly monitor all cardholder accounts for potentially fraudulent activity.

Q: What if I still have questions?

A: Please don’t hesitate to give us a call at (603) 310-7200 or stop into our Bedford branch.

