

# Visa chip cards work everywhere Visa is accepted.

Visa chip cards provide an extra layer of security and flexibility without compromising convenience. Not only are they easy to use, chip cards can be used to pay at any terminal that accepts Visa. And no matter how you pay, you're always protected with Visa's Zero Liability Policy.

## 3 WAYS TO PAY

### 1 Chip Technology

*Insert the chip card until transaction is complete.*

Rather than swiping your card, you insert it, chip-side up into the terminal and follow the on screen prompts. Every time your card is used at a chip-enabled terminal, the embedded chip adds a unique one-time code behind-the-scenes, to the traditional account information. This is needed for the transaction to be approved – a feature that cannot be replicated by counterfeit cards, providing you with extra fraud protection.

### 2 Magnetic Stripe

*Swipe the card through the magnetic reader when prompted.*

This is the familiar way consumers are used to using their cards. Visa chip cards have the classic magnetic stripe that contains the account number, name, expiration date, and other account information. This traditional method will continue to work at magnetic stripe terminals when a chip-enabled terminal is not available.

### 3 Visa payWave

*Wave or tap the card over the Visa payWave reader.*

If your card has the contactless indicator on it, you can enjoy quick and easy transactions on terminals that support contactless payments for lower value transactions. With Visa payWave on chip-enabled cards, the chip's unique, one-time code is used to increase the level of security. If your card isn't chip-enabled, the same information used by a magnetic stripe card is transmitted.

## NO MATTER HOW YOU PAY, VISA HAS YOU COVERED

Visa chip cards provide increased security and protection against fraud. And no matter how you pay – chip, magnetic stripe, or Visa payWave – you are still protected from fraudulent purchases with Visa's Zero Liability policy\*

\* Visa's Zero Liability Policy covers U.S. – issued cards only and does not apply to ATM transactions, certain commercial card transactions, or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.