How do cardholders use their chip cards to pay in store?

During the transition to chip, instruct your cardholders to swipe their card as they normally would and follow the prompts. If the terminal is chip-enabled, it will prompt them to insert it instead. If the cardholder already knows their chip card works in a store, they can start by inserting their card.

1. Cardholders should insert their card with the chip toward the terminal, facing up. The chip card should not be removed until the cardholder is prompted.

2. The cardholder 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 cardholder can remove their card.

Did you know fraud liability rules are changing in October for issuers?

In an effort to reduce fraud in the payment system, there will be a change to liability rules in October 2015. With these new rules, responsibility for counterfeit card fraud resulting from a payment transaction will shift to the party using the least secure technology. If both or neither parties have adopted chip, the liability stays the same as it is today. Fraud liability for lost or stolen cards varies by payment network; contact your brand representative or payment services provider for more information.