

HOW CHIP CARDS WORK FOR A CONSUMER:

During the transition to chip payments, 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 instead. If you already know your chip card works there, start by inserting it.



1 INSERT AND LEAVE CARD

At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. **Do not remove until prompted.**



2 ENTER PIN IF PROMPTED

Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.



3 WHEN PROMPTED, REMOVE CARD

When the terminal says the transaction is complete, remove your card.*

Capital Bankcard[®]

*Chip card transactions may take slightly longer, but are more secure.