

VISA EMV Chip Cards



Visa chip cards are not only more secure, they are also simple to use.

- Chip cards and terminals work together to protect in-store payments.
- A unique one-time code is generated behind-the-scenes that is needed for the transaction to be approved - a feature that is virtually impossible to replicate in a counterfeit card.

You can use your chip card anywhere Visa is accepted because it also has a magnetic stripe. Plus, the chip card offers additional benefits. When you travel internationally, transactions with merchants that strongly prefer chip cards will be simple and secure. Visa chip technology helps pave the way for innovations like mobile commerce, helping to ensure that wherever and however you want to pay in the future is secure and convenient.



In addition to creating unique codes for every transaction, Visa also provides security by:

- Protecting you from fraud losses with Visa Zero Liability
- Requiring financial institutions to provide provisional credit to your account within 5 days in the event fraud does occur, ensuring you have quick access to your money