

Visa® Chip cards are here

What are Visa Chip cards?

Visa Chip cards have an embedded microchip that, in most cases, works with a personal identification number (PIN) instead of a cardholder signature. Chip technology provides merchants and cardholders with increased protection against fraud and can result in fewer chargebacks.



How to process a Visa Chip card

Option A: If you have a Chip-reading terminal

- 1 Check for the Chip on the front of the Visa card.
- 2 Ask the customer to insert the card into the Chip-reading terminal.
- 3 The card remains in the terminal for the duration of the transaction.
- 4 The terminal prompts the customer through the transaction (the customer is usually asked to enter a PIN, unless the terminal asks for another verification method, such as a signature).
- 5 The terminal indicates to the customer when to remove the card. If necessary, please remind the customer to take their card.

If a customer forgets the Visa card's PIN, or the PIN is locked through repeated incorrect attempts to enter the PIN, advise the customer to contact their Visa card Issuer. The Issuer's phone number can be found on the back of the Visa card.

Option B. If you **DO NOT** have a Chip-reading terminal

- 1 Swipe the card — all Visa Chip cards have a magnetic stripe, which continues to provide a safe, reliable form of payment.
- 2 Follow the usual magnetic stripe transaction process.
- 3 Ask the cardholder to sign the receipt.

For more information, talk to your store manager
or visit visa.ca/merchant.

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visit visa.ca/merchant

