



What is Chip Technology?

Your new debit card will include a raised gold square that includes a microchip. This chip contains important information used to complete your card transactions. When you use your card at a chip-enabled terminal, every transaction you make will be unique. This provides your account with extra security and makes your card difficult to duplicate.

How do I use my new Chip card?

Use your card globally with any vendor that accepts MasterCard. If the check-out terminal is chip-enabled, you will be prompted to insert your card into the terminal face-up then follow the prompts on the screen. Your chip card will stay in the reader until the transaction is complete, and you will be prompted to remove it.

Since your new card also has a magnetic stripe, you can continue to make purchases at merchants that are not using chip-enabled equipment. Just like before, enter your Personal Identification Number (PIN) to complete your purchase, or slide your card and sign.

Continue to use your card for online and telephone purchases just like you have in the past.

Some ATMs are also equipped with chip readers now. Follow the prompts on the screen when executing your transaction.

How do I get the new Chip Card?

Beginning in October 2016, Republic Bank will mail you a new debit card. **Be sure to follow the instructions to activate your new card right away and destroy your old card immediately.** It will be deactivated in about 30 days. If you have a personal account, your PIN and card number will remain the same, but your expiration date and security code will change. If you have automatic transactions set up on your card, update them with your new information.

Chip-enabled cards for businesses will have a new card number, PIN, expiration date, and security code.

If you open a new account with Republic Bank, your chip card will be issued right on the spot!