

Your New Republic Bank

MasterCard® Credit Card

With Embedded Chip for Increased Security

Your Republic Bank MasterCard credit card has chip and magnetic stripe technology. The microchip embedded in your card provides increased protection against fraud and comes with proven technology that is already in use around the world.

Regardless of what type of terminal a merchant has, you'll be able to use your card anywhere MasterCard is accepted.

A MORE SECURE WAY TO PAY

- ▶ **At retailers with chip-enabled terminals** – Insert your card and follow the prompts on the terminal.
- ▶ **At retailers without chip-enabled terminals** – Swipe your card and proceed as you normally would.
- ▶ **Over the phone or online** – Provide your card information the way you always have when you're ready to make a purchase.

HOW DO I USE MY CHIP CARD AT A CHIP-ENABLED TERMINAL?



STEP 1

Insert your card "chip first" into the chip-enabled terminal. With chip transactions, your card remains in the terminal throughout the transaction.



STEP 2

Follow the prompts on the terminal and wait for the transaction to be processed.



STEP 3

Remove the chip card after the transaction is approved and you are prompted to do so.

**REPUBLIC
BANK**

It's just easier here.™

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FREQUENTLY ASKED QUESTIONS

Q. What is a chip card?

A. A chip card is a standard-size plastic credit card with both an embedded microchip and a traditional magnetic stripe. The embedded chip makes the card extremely difficult to counterfeit or copy. Chip security will soon become the standard in the United States, and you can currently enjoy greater card acceptance in more than 130 countries including Canada, Mexico and the United Kingdom, where chip cards are already standard.

Q. How does a chip card work?

A. The magnetic stripe on the back of the card can be swiped as you do today. If a retailer has a chip-enabled terminal, you can make purchases by inserting your chip card face-up in the terminal and providing your signature to complete the purchase. In some cases a PIN may be requested; you will need to communicate to the merchant that your card requires a signature only.

Q. Are chip cards secure?

A. Very secure. The chip makes the credit card extremely difficult to copy or counterfeit. Plus, you can have confidence in the protection and security features we provide for all credit card accounts. Should you notice any suspicious activity on your account, notify us immediately by calling 1.866.292.0856 or visiting your nearest banking center.

Q. What information is stored on the chip?

A. The embedded chip stores information required to authenticate, authorize and process transactions. This is the same type of information that is stored today on the magnetic stripe. No personal information about your account is stored on the chip.

Q. Are chip cards a new technology?

A. No. Although chip cards are new to the U.S., this technology has been used around the world since the 1990s.

Q. Where can I use my chip card?

A. You can use your card anywhere you do today by using the magnetic stripe. Chip technology is coming to U.S. retailers and is currently in use or is being implemented in 130 countries, including Canada, Mexico and most European countries.

Q. Now that I have a chip card, should I continue to notify the bank before I travel internationally?

A. We recommend that you set a travel notice on any credit card(s) you plan to use while traveling so your card access isn't interrupted. You can notify us by calling 1.866.292.0856 or visiting your nearest banking center. If you encounter any issues after the travel notice has been placed, we're here to help. Contact us toll-free at the number on the back of your card or email at creditcard@republicbank.com.