


Master Your Card OPORTUNIDAD

A better economic future within your reach

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Cards are safer than cash or checks—and are now even safer for you. Millions of people in the U.S. are using new EMV chip cards to help prevent fraudulent purchases with counterfeit cards. You can avoid being a victim of counterfeit card fraud when you use cards with chip technology. Keep reading for some quick tips on why chip cards are the smart choice and how they protect you and your money.

WHY CHIP CARDS ARE IMPORTANT. Magnetic stripe cards are vulnerable to counterfeiting because the data that fraudsters need is easy to read and copy because it never changes. Chip cards help you protect yourself with better payment technology that provides greater security.

ADVANCED SECURITY WITH CHIP CARDS. Chip technology moves sensitive card information that was stored in the magnetic stripe to a small gold or silver colored computer chip embedded in the card. Instead of sliding the card, you insert the chip card into a slot or tap it on a chip-enabled payment terminal to complete your purchase. The chip on the card and the terminal work together to generate an encrypted code that makes each transaction unique. That makes it harder for counterfeiters to get the information they need to duplicate your card. Prevention is that simple. And that's why chip cards have been so successful everywhere they are used.

IT'S EASY TO CHIP-IN. If your card has a gold or silver colored rectangular chip, you have all you need. Just follow the prompts at the terminal. Your new chip card will still include the magnetic stripe on the back, so you won't get stuck at a business that doesn't have a chip-enabled payment terminal. If you don't have a chip on your payment card, let your bank know you would like one. If your employer offers a payroll card, tell them you want a chip card as well.

DON'T BE A TARGET. Making the switch to chip cards sends a clear signal to criminals that protecting your personal information is important to you. Since data on chip cards cannot be used to create counterfeit chip cards, your data becomes less valuable to fraudsters and provides you a better piece of mind.

Visit www.masteryourcardUSA.org/oportunidad for more tips on using payment technology and cards to get more from your money.