### Chip Card, EMV card, smart Chip

# A Chip Card contains an embedded microchip that encrypts cardmember information into a unique code that significantly increases transaction and account data security when used at a chip-enabled terminal, and makes card cloning and fraud more difficult.

# EMV stands for [Europay](https://en.wikipedia.org/wiki/Europay_International), [MasterCard](https://en.wikipedia.org/wiki/MasterCard), and [Visa](https://en.wikipedia.org/wiki/Visa_Inc.)