

EMV® Chip Card Acceptance Top Questions

Q. How are chip cards different from existing magnetic stripe card technology?

- A.** The “chip” is a secure microprocessor built into the card. The chip generates a unique number for each sales transaction, making it extremely difficult to use a cloned card fraudulently on a card-present transaction. Magnetic stripe cards use static cardholder data that remains the same for every transaction, which makes them attractive targets for theft, cloning and use in card fraud.

Q. What happens if a chip card is swiped?

- A.** Chip cards issued to US cardholders are hybrid versions, meaning the card has a magnetic stripe on back and chip on front. As a result, chip cards presented for payment can still be accepted at non-chip card enabled terminals with the risk of fraud liability for the merchant. However, if a chip card is swiped at your new chip enabled VX 520 terminal, the terminal will recognize that a chip card is being used and prompt the cardholder to insert the card into the terminal to complete the transaction.

Q. I have a PIN pad. Will my current PIN pad still work with my new chip card enabled VX 520?

- A.** No. Your current PIN pad does not support chip card transactions on your new VX 520. In the meantime, you can use the PIN pad on your new VX 520 terminal for swiped PIN transactions until a new PIN pad is available.

Q. What if a customer doesn't have a chip card, can I still accept a magnetic stripe card on my new VX 520?

- A.** Yes. You still have the capability to swipe magnetic stripe cards for payment on your new VX 520 terminal.

Q. Is PCI DSS compliance still necessary after EMV POS devices are implemented in my business?

- A.** Yes. PCI DSS examines the payments environment and evaluates how your business accesses, transports or even stores cardholder data. PCI DSS compliance is and will remain a requirement.