

Your New CUA Visa Chip Card Frequently Asked Questions

What is a chip card?

A chip card is a debit card with an embedded smart chip. It appears as a gold square on the left hand side of the card. Like the magnetic stripe on the back of the old debit cards, the embedded microchip securely stores your card details and card expiry date.

Why the change to chip cards?

The microchip has been developed in a joint venture between leading card providers to provide a new global standard in card security. Unlike the magnetic stripe on the back of cards used until now, the microchip is virtually impossible to copy, providing an unrivalled level of protection against counterfeiting, card skimming and other fraudulent use.

When will the upgrade happen?

In a unified global push against card fraud, Visa has requested that CUA (and all other Visa card issuers) supply our members with chip cards only, from 1 December 2009.

Do chip card transactions work the same way?

No, it's a little bit different. On chip enabled Point Of Sale terminals, instead of swiping your card, you will be asked to insert your card into the chip terminal. Your card remains in the terminal throughout the transaction. Once the transaction has been processed, you will be prompted to remove your card from the terminal.

What will be different when I use my new chip card?

As merchants across Australia update their payment terminals to chip processing technology, there will be slight differences to the way your payment is processed.

1. Your chip card will be inserted into the payment terminal.
2. The card will remain in the terminal throughout the transaction process.
3. You can either enter your PIN or sign the generated receipt to authorise the transaction.
4. The card will be removed once the transaction is complete.

Can I still use my other magnetic stripe cards?

Yes, magnetic stripe cards can still be used at all payment terminals in Australia and you can either sign or use your PIN to authorise the transaction.

Can my new chip card still be used at ATMs?

Yes. All Visa cards can still be used at ATMs in the same way they are currently used.

Can my Visa chip card be used overseas?

Yes, but remember your PIN. You may find in some countries that the use of your card and PIN is the preferred option by many merchants, rather than simply signing.

If I have forgotten my PIN or would like to change it, can I request a new one?

If you cannot remember your original PIN or would like to change it, you may visit your local branch with photo identification and the card. You will then be able to choose a new PIN for the card.

Can my new Visa chip card be used for online shopping?

Yes, of course. It's still important to use your card with some caution when shopping online. Only shop on secure and reputable websites.

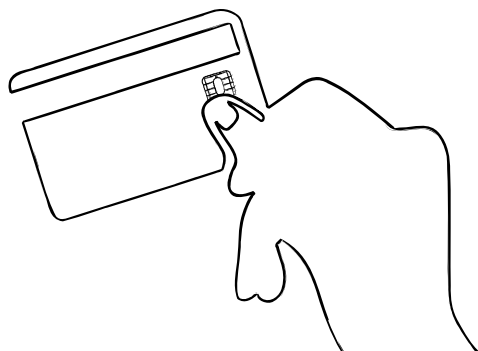
How do I activate my Visa chip card?

When you receive your new CUA Visa chip card, call us on 133 cua (133 282) or drop into your local branch to activate your card. You should sign the back of your new card immediately and destroy your old card.

Any questions?

Should you have further questions about the upgrade to chip card technology, it's easy to get in touch.

- Call 133 cua (133 282)
- Visit www.cua.com.au
- Drop in to your local branch



A change for the better