



## Implementing chip cards

From late November 2009, we will progressively migrate all customer magnetic strip Visa debit cards to chip enabled cards.

This means that on card renewal or for any new customers, all Visa debit cards issued will be chip enabled with the 'chip' embedded on the left side of the card.

### **What will this mean for cardholders?**

Chip technology provides added cardholder security and minimises the risk of card skimming and fraudulent activity.

As Australia shifts to chip technology, cardholders will see differences in how their payment cards are processed when making purchases.

At some merchants the chip enabled card will be used the same way as a magnetic strip card, while at merchants with chip enabled terminals the transaction process will be different.

### **How will a cardholder know if an EFTPOS terminal is chip enabled?**

To eliminate cardholder confusion and to shorten transaction times, merchants with chip enabled terminals have been asked to display an industry standard "[Chip Marque](#)" which has been designed to alert cardholders that the EFTPOS terminal they are about to use is chip enabled and therefore capable of processing their purchase transaction from the chip on their Visa debit card.

It also promotes that:

1. the cardholder is to dip their card rather than swipe it; and
2. the cardholder is to leave their card in the terminal for the entire transaction

As part of the transition to chip, when more and more in-store EFTPOS terminals are updated with chip technology, it is expected that the use of the "Chip Marque" will become widespread.

For more information on the implementation of Visa debit chip card technology, please view the attached [frequently asked questions](#).