



MasterCard[®] EMV Chip FAQs

Does the new MasterCard[®] Debit Card I received in the mail replace my VISA Debit Card?

Yes. The MasterCard[®] Debit Card you recently received will replace your current VISA Debit Card upon its activation. Please note your new MasterCard[®] Debit Card has a new card number and you will need to contact any companies who have your VISA Debit Card number on file to update your payment information.

Do I have to activate the MasterCard[®] Debit Card I just received or can I continue to use my VISA Debit Card?

Yes. You will need to activate your new MasterCard[®] Debit Card as it replaces your VISA Debit Card. Rhinebeck Bank has switched from VISA to MasterCard[®].

Why did Rhinebeck Bank switch to MasterCard[®]?

MasterCard[®] offers customers more benefits than VISA and at no cost to our customers. Some of the benefits available include ID Theft Protection[™], Extended Warranty options and Price Protection. You can call 1-800-MASTERCARD at any time to get information on the benefits available to you.

How do I activate my new Rhinebeck Bank MasterCard[®] Debit Card?

Personal Cards

Dial 1-866-633-5293 from your home, cell or business number associated with your card. Have your card available and follow the voice prompts to activate. You will also need to select your PIN during the activation phone call.

Business Cards

The card must be activated by performing a balance inquiry at an ATM or making a POS PIN purchase at a merchant, using the PIN for the card. You will receive the PIN in the mail within 2 – 3 days of receiving your new MasterCard[®].

If you are unable to activate your new MasterCard[®] Debit Card, please contact our Customer Solutions Center at 845-454-8555, option #3 (Monday through Friday 8:00am to 6:00pm) or you can call or stop by your local branch for assistance.

Can I change my PIN? How?

Yes!

- For personal cards, dial 1-866-633-5293 and follow the prompts to change your PIN
- For business and personal cards, the PIN can be changed at any Rhinebeck Bank ATM

What if I forgot my PIN? How can I find out what it is?

Personal Cards

Please call our Customer Solutions Center at 845-454-8555, option #3 (Monday through Friday 8:00am to 6:00pm) or you can call or stop by your local branch to have your PIN reset.

Business Cards

- All new Business MasterCard[®] Debit Cards will have a PIN mailer sent within 2 – 3 days of the card mailing date
- You can request the PIN to be mailed to you by calling our Customer Solutions Center at 845-454-8555, option #3 or by visiting your local branch.



How long will my Rhinebeck Bank VISA debit card remain active?

Your VISA card will remain active until early January 2017 or until you activate your new MasterCard® Debit Card, whichever is first.

What are my daily purchase and ATM withdrawal limits? Are they the same as the limits I had with my VISA Debit Card?

Your card limits are printed on the insert that your card came with and will be the same as the limits on your VISA Debit Card. The limits are subject to your available funds at the time of transaction.

Why does my Rhinebeck Bank Debit Card now include a chip?

As chip technology will soon become the security standard in the U.S., many merchants are beginning to accept chip cards and we want you to be ready. You'll enjoy greater security when making purchases at a chip terminal since the chip provides better protection against counterfeit fraud. Chip technology is already used in over 130 countries around the world, including Canada, Mexico and the United Kingdom, so you'll enjoy greater acceptance when traveling internationally.

What is a chip card?

A chip card is a standard-size plastic debit or credit card that contains an embedded microchip as well as a traditional magnetic stripe. The chip encrypts information to help increase data security when making transactions at terminals or ATMs that are chip.

What is a smart card or an EMV card?

You may hear chip cards referred to as "smart cards" or "EMV cards" – they're all different ways of referring to the same type of card. Similarly, an EMV terminal is the same as a chip terminal.

Where can I use my chip card?

More terminals and ATMs are becoming chip throughout the U.S. You'll also enjoy greater acceptance when traveling: Chip technology is common in over 130 countries around the world, including Canada, Mexico and the United Kingdom. Your chip card will still work at terminals and ATMs where only magnetic stripe transactions are accepted.

Are chip cards secure?

Yes. Chip technology has been around for over two decades and is already the security standard in many countries around the world. When purchases are made using the chip feature at chip terminals, the transaction is more secure because of a unique process that is used to determine if the card is authentic. This makes the card more difficult to counterfeit or copy.

While magnetic stripe cards are still considered secure, chip technology is the next step to providing enhanced security to our customers. Remember, if you notice any suspicious activity on your account, notify us immediately by calling our Customer Solutions Center at 845-454-8555, option #3 Monday through Friday 8:00am to 6:00pm, or if it is after business hours, you can also call the number on the back of your card.

Will chip cards prevent third-party data breaches?

Chip card technology provides an additional layer of security when used at a chip terminal. The technology may help reduce certain types of fraud resulting from data breaches; however, it will not prevent a data breach.

Will chip cards prevent all fraud from happening?

No. As the industry continues to develop new ways to protect consumers, perpetrators continue to look for new ways to commit fraud. Chip cards provide an additional layer of security at chip terminals, on top of the fraud prevention monitoring we currently provide.

Will chip cards allow others to track my location?

No. Chip card technology is not a locator system. The chip on your card is limited to supporting authentication of card data when you make a purchase.

Is a chip card the same as contactless payment (for example, PayPass, PayWave)?

No. Contactless cards employ near-field communication technology (NFC), which has a radio antenna that transmits account information, and work by waving or tapping your card in front of a device. Chip cards must be inserted face-up into a chip merchant terminal that allows the chip to make contact with the reader to authorize and complete a transaction. (Remember to keep your card inserted into the terminal while the transaction is processed.)

What information is contained in a chip card?

Information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripes, but the chip uses a much more secure platform. No personal information about your account is stored on the chip.

What is the benefit of a chip card?

Security. It's nearly impossible for thieves to create counterfeit EMV chip cards. That's because these chips encrypt data differently for each transaction (dynamic authentication). Magnetic stripes provide the same data (static data) each and every time you conduct a transaction. Fraudsters have access to inexpensive means of making counterfeit versions of magnetic-stripe-only cards. In addition, chip credit cards are a standard transaction method around the world, so having this feature makes transacting abroad much easier.

Where can I use my chip card?

Your Rhinebeck Bank MasterCard® Debit Card will work anywhere MasterCard® is accepted. Because some merchants will be slower to accept chip technology, your card still includes a magnetic stripe for use in traditional terminals.

With a chip card, do I still need to notify Rhinebeck Bank before I travel away from home?

Yes. To help ensure that legitimate purchases are quickly approved, please give us advance notification before you travel.

How do I use my chip card at checkout?

Merchants who accept cards with chip technology provide terminals for chip cards. If you swipe your card at an active terminal with the magnetic stripe, it will prompt you to insert your card. To conduct a transaction, just follow these easy steps:

1. ! Rather than swiping your card, insert it into the terminal, chip first, face up and leave the card in the terminal while your transaction is being processed.
2. ! Follow the prompts on the screen and sign the receipt or enter a PIN.
3. ! When the transaction is complete, the terminal screen will prompt you to remove your card.

Remember to take your card with you.



How do I make a mail/phone/internet purchase with my chip card?

You can make a purchase by phone, through the mail or via the internet the same way you did with your previous debit card. Most merchants will request your full card number, expiration date, CVV code from the back of your card and your billing address (mailing address).

Will I be required to use my PIN?

Your card will continue to work for both PIN and Signature transactions just as it has in the past. However, depending on the merchant, you may find you are prompted to use your PIN more often than in the past when purchasing with your card. Please keep in mind there is a fee for using your PIN; refer to our most recent fee schedule for current information. You should ask the merchant how the transaction can be processed as a credit transaction to avoid entering your PIN.

Why won't one of my local merchants let me get cash back any more?

Your Rhinebeck Bank MasterCard[®] Debit Card supports cash back. However, some merchants are in the process of upgrading their systems to support EMV chip cards, and have only enabled support for "Signature" debit, but haven't yet enabled cash-back support. We encourage you to ask any merchant what their cash-back policy is in regards to chip cards. In the interim, you can get cash back from any Rhinebeck Bank ATM, branch location, or many other merchants who have completed their chip-migration. Please keep in mind there is a fee for using your PIN; refer to our most recent fee schedule for current information.

Who can I contact if my MasterCard[®] Debit Card is lost or stolen?

You can contact our Customer Solutions Center at 845-454-8555, option #3 or your local branch during normal business hours. If you need to report a lost or stolen card after hours or on the weekend, please call 1-800-500-1044.