

Frequently Asked Questions

What is an EMV chip-enabled card?

EMV stands for Europay, MasterCard, Visa after a joint effort between the three to ensure a secure and global way for MasterCard and Visa to be accepted worldwide. AACFCU offers a Platinum EMV MasterCard credit card with an embedded microchip in it. When used to pay at merchants with chip-enabled terminals and at ATMs, the system validates the chip helping to ensure a more secure transaction.

What is the benefit of a chip-enabled card?

Chip-enabled credit cards are a standard payment method around the world, so having this feature makes purchasing abroad much easier. A credit card with a microchip is more secure than one with just a magnetic stripe on the back because the account information is encrypted in the chip making it more difficult to fraudulently copy the credit card details.

What information is on a chip-enabled card?

The microchip embedded in the card stores information required to authenticate, authorize and process transactions. This is the same type of information already stored in the magnetic stripe.

Are there any additional fees associated with chip-enabled cards?

No additional fees apply to your new card.

Will my card work outside the United States?

Yes. Your chip-enabled card will work at merchants processing transactions using a chip-enabled terminal or using a magnetic stripe reader. Your chip-enabled card can be used anywhere in the world where MasterCard cards are accepted.

Can I use my card for everyday transactions here in the U.S.?

Yes. In addition to the embedded microchip, your card has a magnetic stripe on the back. That way you can make purchases by swiping your card and signing the receipt. You can also use your card at ATMs.

Now that I have a chip-enabled card should I continue to notify you before I travel internationally?

Yes. Advance notification will help ensure that legitimate purchases are approved.

How will I make a purchase with my chip-enabled card?

1. Insert the chip portion of the card into the terminal for the entire transaction. Removing the card early will terminate the transaction.
2. Follow the prompts on the terminal's screen.
3. You will be asked for a signature to complete most purchases. In some cases a PIN may be requested. You can still use your card in the traditional way by swiping the magnetic stripe in the swipe section of a terminal if it permits.

Will the PIN I use for making purchases be the same as the PIN used for cash withdrawals at the ATM?

Yes, the PIN used for making purchases is the same as the PIN used for cash withdrawals. You are only issued one PIN for the card.

Where do I get a PIN for my chip-enabled credit card?

Your PIN for your chip-enabled credit card will be mailed to you.

How can I get my PIN if I have forgotten it?

You can speak to an AACFCU member service representative to request your PIN by calling 800-448-4096.

Can my PIN be changed?

Your PIN cannot be changed or reset.

My card isn't working, what are some possible reasons why?

1. You are inserting the card incorrectly. Make sure you are inserting the chip portion of the card into the terminal for the entire transaction.
2. The card was removed too soon. Do not remove the card from the terminal before the transaction has been completed. Removing the card early will result in a cancelation of the transaction.
3. You are at an unmanned kiosk. You may not be able to use this card at these types of terminals. When traveling, we recommend members always carry a backup form of payment.

Whom can I contact if I have questions or concerns about my AACFCU chip-enabled credit card?

You can contact AACFCU at 800-448-4096 or email at cuinfo@aacfcu.com. Please do not put your account number or card number in your email message.