

Introducing Chip Cards - Enhanced Security for Debit Cards

Heritage Bank is now offering debit cards with chip technology. The embedded computer chip provides additional security and wider international acceptance.

A microchip embedded in the card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in use around the world and are now becoming the payment card technology standard in the U.S.

Follow these steps to use your card at a chip-enabled terminal:

If the terminal is chip-enabled, you will be instructed to insert your card.

1. **Insert your card**, face up and chip end into the chip-enabled terminal.
2. **Leave the card in the terminal** during the entire transaction.
3. **Follow the instructions** on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

If a merchant isn't using a new chip-enabled terminal yet

Your payment will process as it normally does from your initial swipe. Chip cards will continue to have the magnetic stripe on the back.

Online or phone purchases

Provide your card information as you have done in the past. Chip cards will not change the way payments are made online or by telephone.

At an ATM

The process is essentially the same as at a merchant. Insert your card, leave it in the ATM, and follow the prompts on the screen. Depending on the type of ATM, you may be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card. A PIN is needed for ATM transactions.

When will the change happen?

Even though chip cards are being issued in the U.S. and some merchants have already installed chip-enabled card terminals for payment, the entire national conversion process is expected to take a few years to complete.

Chip cards will continue to have a magnetic stripe on the back. If a merchant's terminal or an ATM is not yet chip-enabled, your transaction will still be processed using the magnetic stripe as it is today.

When will I get my chip card?

To ensure all Heritage, Whidbey Island and Central Valley Bank cardholders have the additional protections offered by chip cards as soon as possible, we will be replacing all debit cards by June 1, 2017. Once your new card arrives, be sure to activate it for use and then destroy your old card.

There is no need to request a new card. You will automatically receive your new chip card in the mail. There is no charge for the new chip card.

If planning to travel internationally or you have an immediate need for a chip card, please contact us at (800) 655-6126.

Frequently Asked Questions

Please find answers to commonly asked questions regarding chip cards below.

What are chip cards?

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VISA Debit Cards

Chip Card Technology



A chip card - also called a smart card or an EMV™ card - is a debit card containing a microprocessor to enhance the security of cards during point-of-sale transactions.

These cards, already in use in much of the world, use a security standard originally developed by Europay, MasterCard and Visa (EMV) as a way to fight card fraud resulting from theft, skimming and counterfeiting. The EMV technology has been adopted by the other major card brands and issuers.

Is a chip card more secure than my current card?

Yes. Chip cards add an additional layer of security to the safeguards already protecting your card. Each time you use your chip card, it generates a code unique to that transaction. This makes it harder to counterfeit your card or to use it fraudulently for in-store purchases.

Can I use my chip card anywhere?

Yes. Your chip card can be used virtually anywhere Visa is accepted in the U.S. and around the world. If a merchant has a chip-enabled card terminal, you will insert your card during the transaction. In the U.S., you will still be able to swipe your card to make payment if a merchant has a regular terminal. You will need a PIN to be able to make a transaction at an ATM.

When will I get my chip card?

We will be replacing all cards by June 1, 2017. Once your new card arrives in the mail be sure to activate it for use and then destroy your old card.

Can I still use my current card?

You can use your current card until you get your chip card. At that time, activate your new chip card and start using it. Be sure to destroy your old card by cutting it up or shredding it.

Do I need to sign the back of the card?

Yes. You still need to sign the back of your card.

Can I use it to make purchases online or by phone?

Yes. You can use your chip card to make these purchases as you do today.

Can I use my card at an ATM?

Yes. For ATM transactions, insert your card into terminal and follow the instructions on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any money you might have withdrawn.

When I used my chip card at an ATM, I was asked to select between "Debit" and "Visa Debit" Which one should I choose? It is fine to select either one – your transaction will work either way.

What is the difference between chip and signature and chip and PIN?

You may be asked to provide your signature or enter your PIN to complete a transaction when you use your card. You will need to use your PIN at ATMs and it may be required at some unattended terminals such as fuel pumps and payment kiosks.

Please note: some merchants are now requiring you to use your PIN for debit card transactions (previously you could select "credit" to sign instead). This change will also impact your HSA card (if you have one). This is why it is important to select and remember your PIN. You are always protected against fraud no matter if you sign or enter your PIN.

What if my card is lost or stolen?

It's important to report a lost or stolen card immediately. Keep a record of the telephone number on the back of your card and call it if necessary.

Will chip cards prevent data breaches?

While chip cards won't prevent the types of large-scale data breaches which have occurred with some merchants, they do make it extremely difficult to produce counterfeit cards from the stolen data.

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VISA Debit Cards Chip Card Technology



Does a chip card contain more information about me that could be stolen?

No, a chip card does not contain any information about you currently not contained in your magnetic stripe cards – just your name, account number, and expiration date.

Can someone steal the information in my chip card remotely using radio waves or a “contactless reader?”

No, your chip card must be inserted into a POS terminal or ATM in order to read the chip.

How can I get “cash back” when using my debit card?

Some merchants who allowed cash back (e.g. supermarkets) had to disable this feature when they started accepting EMV chip cards. We expect they will allow this feature within the next several months. Be sure to let the merchant know you would like the option to get cash back.

How can I enter a tip (e.g. at a restaurant or hair salon)?

Some merchants who used to allow you to add the tip to the receipt after the transaction may now ask you to specify the tip before the transaction. We expect that this will change over the next several months to restore the previous option of adding a tip after the transaction.

Additional Resources

[Brief Informational Video](#)

Contact Us

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