

FREQUENTLY ASKED QUESTIONS



Why am I receiving a new card?

In an effort to enhance security, your Georgia United VISA® Debit Card now includes chip card technology. The embedded chip on your card improves fraud protection when you make purchases at chip-enabled terminals.

How does chip card technology work?

Chip cards provide greater fraud protection. Every time you use your card at a chip-enabled terminal, a unique transaction code is generated.

Am I still protected against unauthorized charges?

Yes. If your card is ever lost, stolen or fraudulently used; you're protected by VISA's Zero Liability Policy*.

What should I do with my existing Georgia United card?

Once you activate your new card, please destroy your existing card immediately for security reasons.

Can I still swipe my card to pay?

Yes. If a merchant is not yet chip-activated, simply swipe your card and enter your PIN. Or select CREDIT for credit purchases and sign for your purchase, if necessary.

What happens if I insert my chip card in a chip terminal that isn't activated?

A: If the terminal isn't chip-activated, a prompt on the screen will advise you to swipe your card using the magnetic strip on the back as you do today.

Does my chip card work at the ATM?

Yes. You can still use your card at an ATM, check your balance and more. If the ATM is chip enabled, your card will remain in the ATM until your transaction is complete.

Has my card information or pin changed?

For security purposes, some card numbers may have changed. Please verify and update your information on file with any merchants. This includes your expiration date and CVV number.

Will I have to pay any fees?

No. There are no new fees to use your chip card, subject to transaction fees within the fee schedule.

Can I still use my card over the phone or online?

Absolutely. Your card will work over the phone and online just like it always has.

**I was notified that my card was being mailed but have not received a chip-enabled card yet.
What should I do?**

Contact us at 888.493.4328.

*VISA's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by VISA. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.