



## **Tips for Using Your OCU MasterCard Debit Card**

Now with chip technology.

### **Ready to go**

Retailers in the U.S. are starting to adopt chip technology. We updated your card so you'll be ready when they are.

### **Easy to use**

It's your same card- so use it just like before. Once retailers adopt this technology, the terminals will prompt you to insert your card.

### **Added security**

The chip helps protect against fraud when used at chip-enabled terminals in stores and at ATMs. It will validate your card by creating unique transaction data each and every time you use it.

### **At retailers that are ready**

#### **Insert chip card:**

Place chip end of card  
Face up into the terminal.

#### **Follow the prompts:**

Provide your signature, if  
requested. No PIN required,  
except at ATMs.

#### **Remove your card:**

Take card out of the terminal  
when prompted, or after the  
transaction is complete.

### **At retailers not yet ready**

Just like before, swipe your card's magnetic stripe. Online purchases work the same way they do today.