

EMV Chip Card FAQs

Q: What is a chip card?

A: First Florida Credit Union Visa® Credit Cards now feature chip technology. You'll enjoy global acceptance plus an enhanced level of security.

Q: How does chip technology protect my information?

A: Whenever you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q: Where can I use a chip card?

A: You can use your card at millions of places that accept Visa Credit Cards, at home and around the world.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-activated, you can continue to swipe your card.

Q: Will I have to pay any fees to use a chip card?

A: No. There are no additional fees to use a chip card.

Q: What is Visa's Zero Liability Policy?

A: For more information on Visa's Zero Liability Policy, please visit <https://www.visa.com/chip/personal/security/chip-technology/index.jsp>