

GENERAL

1. What is a chip card?

A chip card is a standard-sized plastic debit card that has a microchip embedded in it. The microchip is visible on the face of the card. The chip card whilst is more secure than traditional magnetic strip cards also has increased functionality such as contactless or touch/tap and go capability.



2. Is the chip card different to an EMV chip card or smart card?

No. 'Chip card', "smart card" and "EMV chip card" are names used interchangeably and refer to the same functionality.

3. What is EMV?

EMV stands for Europay MasterCard Visa, the three companies who created the standard for the chip card.

4. Why does my card now have a chip?

The chip has strong transaction security features. It protects the cardholder against counterfeit card fraud and help reduce debit card fraud.

5. What is counterfeit card fraud?

Counterfeit card fraud occurs when card data is captured by fraudsters to reproduce a forged card. The forged card is then used to perform transactions on your account without your knowledge or approval. The traditional magnetic strip card is vulnerable to this type of fraud.

6. Are chip cards secure?

Chip cards enhance security in the following ways:

- The microchip securely stores information about the cardholder and account.
- Chip cards assign a unique one-time-use cryptogram to each transaction.
- Chip cards are virtually impossible to copy when compared to magnetic strip cards.

7. How do I receive my chip card?

Your chip card will be delivered to the BSP branch where you applied for your card.

8. Will magnetic stripes be discontinued on cards?

No, magnetic stripes will continue to be used on cards so that they can be used on EFTPoS terminals and ATMs in countries that have not converted to chip technology.

9. What are my transaction and daily limits for my chip card?

| Transaction Type | BSP Cash Limit | Other Bank Cash Limit |
|------------------------|----------------|--|
| Cash Withdrawal on ATM | FJD1,000 | FJD1,000 |
| Touch & Go on EFTPoS | < FJD50 | < FJD50 (Local) and <FJD5,000 (Overseas) |
| Touch & PIN on EFTPoS | FJD10,000 | FJD5,000 |
| Insert & PIN on EFTPoS | FJD10,000 | FJD5,000 |
| Online Shopping | FJD5,000 | FJD5,000 |

*Monthly limit is FJD20,000 on BSP ATMs & EFTPoS terminals.
 *Monthly limit is FJD10,000 on Other Bank ATMs & EFTPoS terminals.
 *Touch & Go daily transaction count limit is 3.

10. What should I do if I notice suspicious transactions on my account?

If you notice any suspicious activity on your account, notify BSP immediately by placing a report with a branch near you, call us on (+679) 321 4300 or email CustomerCare@bsp.com.fj
<mailto:bspcardscentre@bsp.com.pg>
 These contact details can also be found on the reverse side of your Visa Debit Card ®.

11. What if my chip card is lost or stolen?

You will need to notify BSP immediately by reporting to a branch near you, call us call us on (+679) 321 4300 or email CustomerCare@bsp.com.fj

12. Where can I use my chip card?

You can use your chip card at any ATM or EFTPoS terminal where the Visa or Mastercard logo is displayed.

13. How do I use my chip card?

| Card Usage | Fiji | Overseas |
|---|------|----------|
| ATM | | |
| Select the “Savings or Cheque” option depending on what account your Debit Card is linked to. | ✓ | ✓ |
| EFTPoS | | |
| Contactless Transaction “Touch and Go” Place the card over the EFTPoS terminal screen when transaction is being carried out. | ✓ | ✓ |
| Contact Transaction “Insert” Insert the chip-end of the card into the slot on the bottom of the EFTPoS terminal. | ✓ | ✓ |
| When using another banks’ EFTPoS terminal, select “Credit” if the account selection option is available or you may not be required to enter your PIN, however you are required to sign the Merchant copy of the receipt | ✗ | ✓ |

14. Do I still need to use my PIN for my chip card?

For a local ATM transaction, your PIN will be required. Overseas ATMs may not require a PIN.
 For an EFTPoS transaction, if you are using touch and go functionality you will not require a PIN for a maximum of three transactions that are less than \$50. Otherwise your PIN will be required.

15. How do I use contactless or 'touch and go' functionality at an EFTPoS terminal?

You will have to identify a merchant that is displaying the Visa payWave as accepted payment method. The merchant will assist you.



Look for the contactless symbol when paying for items less than FJD50



Touch your Chip enabled card against the screen of the EFTPoS terminal.



The terminal will beep or a green light will appear on the terminal to confirm that your payment is being processed.



If your payment is successful the screen will read "approved" if the payment is unsuccessful the screen will read "declined" and a receipt is printed for collection. .

16. How do I know if the EFTPoS terminal is chip enabled?

Look for the 'cards accepted here' sign and if the cards displayed have the contactless symbol. The merchant can also advise you. If you are in-store ask your merchant, they will inform you.



17. How do I use contact or "insert & go" functionality at an EFTPoS terminal?

Chip enabled terminals have a slot to insert the card that is located at the front or bottom of the terminal. The chip card will remain in the terminal until the transaction is complete. If you try to swipe your card at a chip activated terminal, the terminal will prompt you to insert your card in the slot to complete the transaction. If the terminal has not been activated to accept chip cards, it will prompt you to swipe your card instead.

18. How do I know if the ATM is chip enabled?

Chip enabled or EMV compliant ATMs look just like any other ATM. ATM will read your card and recognize the chip card. ATM screens will instruct you on how to proceed.

19. How do I transact using a chip-enabled ATM?

- Insert your chip card in the ATM as you do now. The ATM will determine whether the card is chip enabled.
- The card will remain visible. Do not remove your card unless you have completed your transaction. Once you have completed your transaction, the ATM will instruct you to remove your card.
- If the card does not remain visible, the chip enabled ATM will recognize the chip on the card. Complete the transaction as you normally would. Once finished, the ATM will return your card.

20. How do I use my chip card for Online and Telephone purchases?

Your chip card will work the same as the card you've been using for online and telephone purchases. You will continue to provide your card number, expiration date and CVV number as you do today.

21. What are the fees and charges associated with chip cards?

| | | |
|---|---------------|-----------------------|
| Annual Service Fee <i>Charged at issuance and yearly anniversary thereafter</i> | | \$35 per annum |
| Electronic Transactions | | |
| ATM | | |
| Balance Enquiry | BSP ATMs | \$0.35 per enquiry |
| | Overseas ATMs | \$2.00 per enquiry |
| Cash Withdrawal | BSP ATMs | \$0.45 per withdrawal |
| | Overseas ATMs | \$8.00 per withdrawal |
| Other Debit Card Fees | | |
| Replacement Card Fee | | \$10.00 |
| PIN Re-issue | | \$5.00 per issue |
| Foreign Currency Conversion Fee | | 2.5% of amount |

22. What are the additional benefits and features of the chip card?

The current benefits and features of your existing magnetic stripe card will remain unchanged however the chip card improves card holder details and transactions security.

