



August 9, 2017

Dear Member,

We have some exciting news to share!

Soon, TOPCU members will be carrying debit cards equipped with EMV chip technology. This technology is the new industry standard for card security. The fraud-fighting capabilities make your card nearly impossible to duplicate.

To make this all happen, TOPCU will be issuing brand new debit cards with new card numbers and expiration dates. These new cards will not only be equipped with the EMV chip technology but also a conventional magnetic strip, which means you'll be able to use your card at merchants who are not yet EMV chip equipped.

Along with this fraud-fighting technology, TOPCU wants to take the security of your card to the next level by combining the EMV chip technology with expiration date matching. Expiration date matching will require specific expiration date information prior to an approved transaction.

Attached with this letter are Frequently Asked Questions to provide more information. If you have additional questions, please contact our Service Team at (520) 881-6262 ext. 702.

We hope you are as excited as we are to have the new EMV chip technology.

A handwritten signature in black ink, appearing to read "Jessica Gamboa". The signature is fluid and cursive, with a long horizontal stroke at the end.

Jessica Gamboa  
VP of Member Service



## **What's Changing?**

**A: EMV chip technology is being added to all TOPCU debit cards.**

**A: Each member will be receiving a new debit card number with a new expiration date and equipped with the EMV chip technology.**

**A: You must update any company that has your debit card information used for automatic payments.**

- Your current card will remain active for 45 days from the date your new card was issued.
- If you are currently paying a recurring bill with your debit card, the company will need your new card number and expiration date.
- If you do not update the company with your new card number and expiration date, the payment will be declined once you have activated your new EMV card.

## **What's not changing?**

**A: Cards will still be equipped with the magnetic strip so your card will still work at merchants that are not EMV-equipped**

**A: Your account information with TOPCU will not change**

## **How do I use my new debit card equipped with the EMV chip technology?**

**A: It's simple.**

If the merchant has an EMV terminal, you insert the chip end of your debit card and keep it in the terminal as you follow the on-screen prompts.

If you choose to run your card as a DEBIT transaction, you'll enter your PIN number, then remove the card and take the receipt.

If you choose to run your card as a CREDIT transaction, you may be asked to sign the signature pad or a copy of a receipt prior to taking your receipt.

At merchants with conventional terminals, you will swipe your card to process the transaction, just as you do now.



## **What is Date Matching?**

**A:** It is added security in our system that will decline a transaction if the expiration date entered online, over the phone, or in a store does not match the expiration date listed on your card. When the card is swiped and not typed in by hand, the expiration date will automatically be sent for a seamless transaction. This helps prevent fraud by stopping transactions that are performed by cards that have been fraudulently produced.

## **How do I activate my card?**

### **A: Activate your card by dialing 1-866-762-0558**

1. Choose your language option
2. Follow the prompts to enter your card number
3. Follow the prompts to verify the cardholder
4. Follow the prompts to choose your PIN number
5. Once the process is complete, hang up

If you need further assistance, contact our Service Team at (520) 881-6262 ext. 702

## **Is there anything I can do about my recurring payments before I get my new card?**

**A: If you want to continue using your card to automatically pay your recurring bills, you will have to wait until you get your new card.**

Review your account history for automatic payments. Make a list of all the companies that are paid automatically with your debit card and have their information available when you activate your new card. Once your new card is activated, provide your new card number and expiration date to each merchant you have recurring payments with.

**A: You can set up all your recurring bills using TOPCU's Bill Pay product.**

TOPCU offers FREE online Bill Pay. This feature allows you to add, delete, maintain, track and set up one-time and automatic recurring payments to companies and to individuals.