



Wherever you are.

Activate your new Finex EMV Chip-Enabled Card today!

For added security, we have transitioned all of our Debit cards to EMV (Europay, Mastercard and Visa) which offers an added layer of protection against fraud. EMV cards are already being used by many financial institutions, credit card providers and in most countries around the world, resulting in a reduction in card fraud. This improved security is why Finex is issuing chip cards to our members.

You can activate your new card by doing one of the following:

- Use your Existing PIN at any retailer or ATM or
- Call 860-282-0001, Option 1 for our Call 24 Automated Debit Card Activation (You must be signed up for Call-24)

IMPORTANT Things to Remember

- Your card number will not change. However, your expiration and 3-digit code (CVV) on the back of your card will be changing.
- You must update all automatic payments that are tied to your card
- Once your new card is activated, discard your old card. It will no longer work.

Your New Finex Chip Card is easy to use.



STEP 1

Insert your card "chip first" into the chip-enabled terminal. With chip transactions, your card remains in the terminal throughout your transaction.



STEP 2

Follow the prompts on the terminal and wait for the transaction to be processed. You may be required to enter your PIN or sign to complete the transaction.



STEP 3

Remove your card after the transaction is completed and you are prompted to do so by the payment terminal.

Frequently Asked Questions?

Q: WHAT is EMV?

A: EMV stands for Europay, Mastercard and Visa and is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. In the wake of numerous large-scale data breaches and increasing rates of counterfeit card fraud, U.S. card issuers are migrating to this new technology to protect consumers and reduce the costs of fraud.

Q: Is My Card Number and PIN the Same

A: Yes, your card number will remain the same and so will your PIN. However, you must activate your card in order to use the new card. You must also update all automatic payments that are tied to your card.

Q: Can I still use my old card?

A: No, you must activate your new card as soon as you receive it. Your old card will automatically expire after your new card is activated and/or 30 days after we mail out your new card.

Q: What about recurring payments on my old card?

A: You must update all recurring payments that are tied to your card with your new CVV number and new expiration date since your new CVV number has changed. Your card number will remain the same.

Q: Can I still use my chip-enabled card at an ATM?

A: Yes, your card will still function normally at all ATM terminals.

Q: Can I still swipe my card to pay?

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

Q: How does chip technology protect my information?

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

Q: How do I get a PIN if I don't already know it?

A: If you would like to have your PIN reissued, please call us at 860-282-0001, Option 3. Or visit our East Hartford or Manchester branch.

Q: Will this prevent all fraud?

A: EMV technology will not prevent all fraud from occurring, but it will make it much harder for criminals to steal account information. Since EMV cards generate a unique numeric code for every transaction, criminals will no longer be able to use the same account number multiple times for multiple transactions.

For more questions, please contact us at help@finexcu.org.