



## Debit Card FAQs

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### **When can I expect to receive my chip-enabled debit card?**

During 2017, Bank of Central Florida will be replacing all standard magnetic stripe debit cards with a more secure chip-enabled card. If you do not have a chip-enabled debit card today, you will automatically receive one prior to yearend. Until then, continue to use your standard magnetic stripe card. Please contact your [Private Banker](#) or the [bank directly](#) if you wish to receive a chip-enabled card sooner.

### **Why does my new debit card look different than my old debit card?**

Only the card image has changed, all of the debit card features and benefits you currently have remain unchanged.

### **What should I do about recurring payments on my old debit card?**

Anytime a new debit card is received, the expiration date and 3-digit security code changes. After activating your card, you should provide the updated card details to merchants that automatically debit your card.

### **How does a chip-enabled debit card work?**

It's easy. If the retailer has a chip-enabled terminal, simply insert your card face up - chip forward into the terminal. To authorize your transaction, just follow the prompts on the terminal.

Depending on how the merchant terminal is set up, you may or may not be prompted to choose debit or credit. You will be prompted to enter your PIN or to provide a signature depending on the transaction amount. Remove your card from the terminal, as prompted, once the transaction is complete.

If you are unsure if a terminal is chip-enabled, simply swipe your card using the magnetic stripe as you normally would. If the terminal is chip-enabled, it will recognize that your card has a chip and prompt you to insert the card. If it is not chip-enabled, the transaction will process as normal.

Internet and telephone transactions will work just as they do today.

### **Now that I have a chip-enabled debit card, do I need to notify the bank before I travel internationally?**

Yes. If you are traveling internationally, it is advisable to call your [Private Banker](#) or the [bank directly](#) to notify us of your travel plans so your card can be flagged as such. Informing us of your travel plans in advance alerts us to debit card activity that might otherwise appear as suspicious or fraudulent.



## **Will my chip-enabled debit card work at all ATMs?**

Yes. Your card will work at chip-enabled ATMs and at ATMs where only magnetic stripe transactions are accepted.

## **Are chip cards secure?**

Yes. Chip technology is already the security standard in many countries around the world. When purchases are made using the card at chip-enabled terminals, the transaction is more secure because of a unique process that is used to determine if the card is authentic. This makes the card more difficult to counterfeit or copy.

Remember, if you notice any suspicious card activity on your account, notify us immediately by calling the number on the back of your card.

## **Will chip cards prevent third-party data breaches?**

Chip card technology provides an additional layer of security when used at a chip-enabled terminal. The technology may help reduce certain types of fraud resulting from data breaches; however, it will not prevent a data breach.

## **Will chip cards prevent all fraud from happening?**

No. As the industry continues to develop new ways to protect consumers, criminals continue to look for new ways to commit fraud. Chip cards provide an additional layer of security at chip-enabled terminals, on top of the fraud prevention monitoring we currently provide. As always, your purchases are covered by our zero liability protection, where Bank of Central Florida credits your account for unauthorized activity.

## **What do I do when my card expires?**

Shortly before your card expires, you will receive a replacement card in the mail. The card number and PIN will remain the same. The expiration date and security code will change; therefore, you should inform merchants that automatically debit your card. Once the new card has been activated, please destroy your old card.

## **How can I activate my debit card?**

Two options are available for activating your debit card:

1. Call 855-731-8013 for 24/7 voice response activation, using your phone number on file with the bank; or
2. Use the card with your current PIN, or system generated PIN at any ATM or merchant location. A system generated PIN is received by mail in a secure envelope.



## How can I change the PIN on my debit card?

To change your current debit card PIN, call 855-731-8013 using your phone number on file with the bank and follow the voice response prompts. You will be prompted to enter the existing PIN before a new PIN can be chosen. If you experience a problem while changing your PIN, please contact your [Private Banker](#) or the [bank directly](#).

Remember that a secure PIN helps protect you from unnecessary losses. Use a PIN that only you would know. Do not use a number that can be determined using information found in your wallet, and never disclose your PIN to anyone.

## How can I order a debit card if my current card is damaged?

Please contact your [Private Banker](#) or the [bank directly](#) to have your damaged card replaced.

## How can I report my card lost, stolen, or having fraudulent activity?

Please call Debit Card Support at 800-379-2603 to report your card lost, stolen, or having fraudulent activity, preferably from your phone number on file with the bank. Debit Card Support is available 24/7 and can assist you in card blocking, reviewing of fraudulent activity and new card issuance. You may also contact your [Private Banker](#) or the [bank directly](#).

## What are my debit card limits?

Daily Transactions	Limit Amount
ATM Cash Withdrawal	\$1,000
Pinned POS	\$1,000
Cash Advance	\$1,000
Signature POS	\$2,500