



**COMMERCE BANK**  
*of Wyoming* **CYBERSECURITY**

## EMV Chip Technology

A Smart Card debit or credit card contains a small EMV (Europay, Mastercard and Visa) chip embedded on the front. It contains a complex algorithm that adds a new layer of security to in-person or card-present transactions.



### ► HOW DOES EMV WORK?

With chip technology, each transaction is approved using a unique encrypted authentication code, making it more difficult for criminals to hack and steal your data.

These safety measures work only for in-person or card-present transactions at properly equipped point-of-sale terminals or ATMs. Online transactions using a Smart Card do not offer the same security measures.

Aside from the chip technology at card-present transactions, Smart Cards operate no differently than non-chip debit or credit cards. In the event of a breach, losses are still covered by the issuing institution. It remains important to practice personal security measures to prevent fraud and/or theft.



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*there is a difference.*