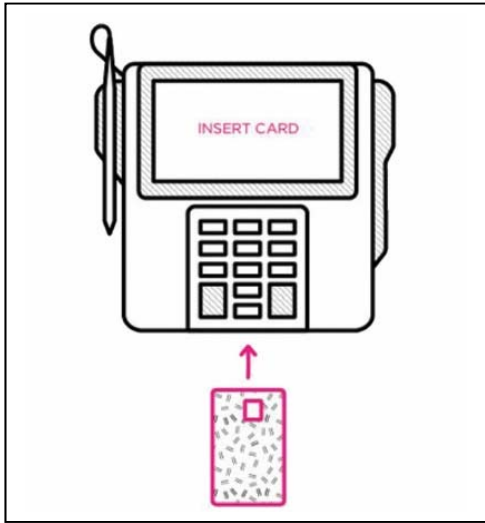


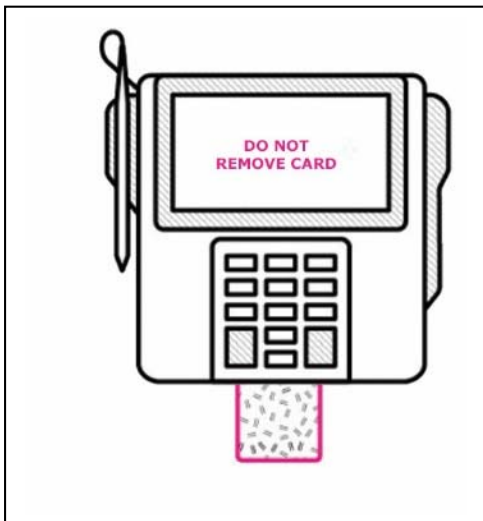
How EMV chip cards work (User guide)



Step 1: The difference between using a chip reader and a swipe machine is that you insert the chip card BEFORE the transaction is finished. Most machines require you to enter your card once the clerk starts scanning your merchandise.

If you swipe your chip card first, the machine may prompt you to insert it instead.

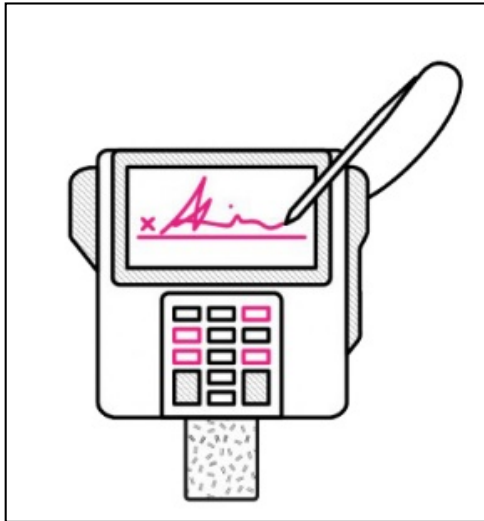
Insert the card face up with the chip at the top (upper right) into the card reader. The reader is located beneath the PIN pad in the front of the card reader.



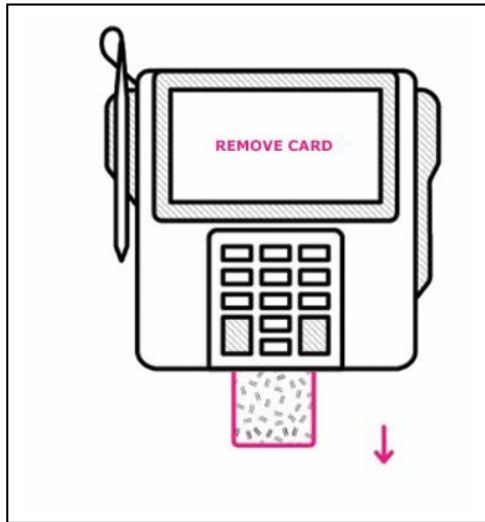
Step 2: Leave your card in the reader during the transaction. The machine will prompt you when to remove the card.



Step 3: The transaction is almost complete. The machine may or may not show your total. This is dependent on the merchant's machine. DO NOT REMOVE CARD!



Step 4: The card reader will either prompt you to sign for the purchase or enter your card's PIN on the PIN pad.



Step 5: The machine will prompt you to remove your card and your purchase will be complete. Some machines will have a loud alert tone to remind you to remove your card.