

CVCU ATMs Now Accept Chip Cards

Recently, some CVCU ATM machines were updated to be EMV/Chip Card Ready machines. This means that these machines are now able to accept chip-enabled cards. Chip card users need to know that when using a chip card at one of our ATMs, the process is a little different than before. Please take a few moments to read through the information below to ensure you are ready to use your chip card at the ATM.

Instead of inserting the card in and pulling it right back out, chip card users will now need to leave the chip card in the machine and let the machine “lock down” on the chip to read it. The card reader will hold the card in place until the transaction is complete, then it will release so that the user can take their card. The machine will not dispense cash until the card is taken, however, if someone just does a balance inquiry, it will tell them their balance before they take their card.

Here are a few other tips to remember:

*If the user just swipes their card, it will tell them to re-insert their card into the machine. Some people confuse this with the machine “not reading” their cards, but that is not the case. We just need the user to leave the card in the machine so it can be read. You will most likely need to leave the card in the reader longer than you are used to. This is because of the new process by which the ATM is reading the chip card. This is only for Chip Card users.

*If the user tries to remove the card from the machine while it is reading the card, it will trigger the machine to “release on power fail” and will actually reboot the machine. The card will release and it will take about 15 minutes for the machine to come back up and into service.