



WV Executive Branch Privacy Tip Chip-Enabled Credit Cards



Recently, state employees who travel or purchase assets for their offices have been issued new “chip cards” with which to make purchases. Soon, swiping a credit card will be replaced by inserting the card into the machine to complete the sale. Some merchants may require a PIN, but most will still accept a signature.

What are chip cards?

Chip cards (sometimes called “chip and pin” or “chip and signature” cards) are another name for EMV (Europay, MasterCard and Visa) cards, which use a global standard for validating card transactions. Banks and credit card companies have begun issuing new credit and/or debit cards which have a small metallic square on them. This is a computer chip, and it will replace the magnetic strip on the back of credit cards. The magnetic strips store unchanging data that can be used fraudulently over and over. The chip creates a new transaction code every time it is used which cannot be used again. This makes it very difficult for a card to be counterfeited.

However, thieves are trying to get around the protections offered by the EMV card. Protect your mailbox because crooks can steal the cards. But scammers are also up to their old tricks, either sending phishing emails or calling you.

These scammers will email you links. If you click on them, it may infect your computer with malware or take you to a bogus site where they collect your personal information. If they call you, they'll say they're your card issuer and they need your information before they can send you an EMV card.

Here are three tips to protect yourself from scammers:

1. Your card issuer will not call you or send you email asking you to confirm your personal information. Delete those emails, and hang up on those calls.
2. Contact your card issuer if you've received emails or phone calls from scammers claiming to be the card issuer.
3. Don't open email links. The only time you should input your personal information is when you typed in a company's website address yourself.

For more information:

The Privacy Rights Clearinghouse has an excellent article located here:

<https://www.privacyrights.org/node/61749>

Note: Your agency/bureau/department/division may have specific requirements – always check your policies and procedures. If you have questions, contact your Privacy Officer.