Chip technology makes an already secure card even safer

Your SunTrust Visa® card now contains an embedded microchip. At many merchant terminals, instead of swiping your card, you’ll be inserting your card into an electronic chip reader for added security.

Unlike today, you might be prompted to enter your PIN for your credit purchases. This helps protect your identity and ensures that you are in fact the authorized user of the card.

Chip technology is already in wide use around the world and is proven to help reduce fraud by making it more difficult to duplicate the card or make purchases without authorization.

Over the next several years, merchants will be upgrading their terminals to include acceptance of chip cards. In the meantime, you can still use your chip card as usual to take advantage of the many great benefits it offers.

Frequently Asked Questions

What are the benefits of chip technology?
The embedded microchip provides strong transaction security features not available with traditional magnetic stripe cards.

Where can I use my SunTrust card with chip technology?
Use your card at the same merchants you do now. Simply insert the card into terminals that are chip enabled or swipe your card at a merchant location not yet switched to a chip-enabled terminal.

Why is my card being upgraded?
Chip technology is already used in other countries and is now coming to the U.S. Your new card provides an extra level of security and allows you to pay at international merchants where chip cards are the standard.
Easy to Use, Wherever You Go

Your SunTrust card with chip technology now has both a chip and a magnetic stripe. So even if a merchant hasn’t yet switched to chip technology, you can still use your card by swiping and signing.

You can use your SunTrust card wherever Visa® is accepted—in stores around the world, online and over the phone.

How do I use my chip card?

STEP 1

Insert your card “chip first” into the chip-enabled reader on the terminal.

STEP 2

Follow the prompts on the terminal to either enter your PIN or provide your signature and wait for the transaction to be processed.

The card needs to remain in the terminal until validation is complete.

STEP 3

Remove the chip card after the transaction is approved and you are prompted to do so.

» At retailers with chip terminals:
  Insert your card and follow the prompts on the terminal to either enter your PIN or provide your signature.

» At retailers without chip terminals:
  Swipe your card and sign a receipt as you normally would.

» Over the phone or online:
  Provide your card information the way you always have when you’re ready to make a purchase.

To learn more about SunTrust cards with chip technology, visit us at www.suntrust.com/chipcards or call 800.SUNTRUST.