



First Citizens VISA Debit Card



First Citizens

We put you first

Enjoy enhanced security and convenience with the new First Citizens VISA debit card, designed to provide you with an extra layer of security when making payments and to protect you against fraudulent card activities. The new First Citizens VISA debit card uses Chip and Personal Identification Number (PIN) and Contactless technology powered by VISA International.

1. How does Chip and PIN technology make my transaction secure?

The embedded Chip technology secures your financial information, making it difficult for fraudsters to replicate when you use your card to make a purchase at merchants.

2. How does the new First Citizens VISA debit card work?

At a chip-enabled terminal (POS/ATM), you will be required to insert your debit card into the device and leave it there for the duration of the transaction.

Please note, identification and your signature are not required.

3. Can I still swipe my new First Citizens VISA debit card?

Once the merchant's POS terminal is chip enabled, you will not be required to swipe your First Citizens VISA debit card. However, non-chip enabled POS terminals will process your transaction by swiping your First Citizens VISA debit card.

4. Can I use my new First Citizens VISA debit card at the ATM?

Yes, you will be required to insert your card in the ATM and enter your PIN as usual.

5. What happens to my First Citizens magnetic stripe card?

Your old magnetic stripe card will be deactivated in the near future. Please note, First Citizens will advise of such date.

6. Does my First Citizens VISA debit card expire?

Yes. Your First Citizens VISA debit card expires every five years and will need to be changed for a new card.

7. How do I activate my new First Citizens VISA debit card?

You will be required to use the First Citizens Self Service Telebanking System, call 223-4322 and select option 1 to activate your VISA debit card.

Not registered for Telebanking? Call 223-4322 and select option 3 to speak with a First Citizens representative or visit any First Citizens branch.

8. What if I cannot remember my Self Service Telebanking PIN?

You can reset your First Citizens Telebanking PIN via First Citizens Online Banking or you can call 223-4322 to speak with a representative. A temporary PIN will be issued.

9. What if I forgot the PIN for my new First Citizens VISA debit card?

Using the First Citizens Self Service Telebanking System, you can reset your PIN.

10. Will there be a fee for this upgrade?

There will be no additional fee at this time.

11. What is Contactless technology?

Contactless technology brings to you added convenience when making a purchase at a merchant. With just a tap, you can make quick and secure purchases.

Once the merchant's POS machine is enabled with Contactless technology, instead of inserting your First Citizens VISA debit card into the machine dip, you can tap or wave your card 2 inches over the machine to make a purchase.

12. How can I determine whether I can use Contactless at a merchant?

The Contactless icon (see below) will be displayed on the merchant's machine.



13. Will Contactless purchases require a PIN?

Each purchase is assessed separately. You will be prompted if you are required to enter your PIN.

14. Is Contactless secure?

Contactless uses the same secure and robust technology as Chip & PIN.

When making a purchase using the Contactless feature, your personal card information is protected.

15. How can I obtain more information on the First Citizens VISA debit card or send feedback?

Customers can email First Citizens at emvdebit@firstcitizenstt.com.

or send a secure message via Online Banking.

Always remember to protect your PIN.

In the event your First Citizens VISA debit card is lost or stolen, immediately notify First Citizens by sending a secure message via Online Banking or call 223-4322. The Contact Centre is available every day from 6am to 10pm.



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**Visit our website at www.firstcitizenstt.com,
email emvdebit@firstcitizenstt.com,
or call 223-4322 to find out more.**