

## Here are some tips to help you remember and protect your PIN:

- ▶ Consider changing your PIN to something that is easier for you to remember. You should also consider changing your PIN from time to time.
- ▶ Avoid numbers that are tied to your personal information such as date of birth, Social Insurance Number, address, phone number, etc.
- ▶ Do not write down your PIN or store it electronically.
- ▶ Do not disclose your PIN to anyone, including financial institutions, law enforcement agencies, friends or family.
- ▶ Never provide your PIN for transactions made over the phone or online.
- ▶ If you travel, you should choose a four-digit PIN as some terminals overseas will not accept a PIN with more than four digits.
- ▶ If you suspect your PIN has been compromised, change it immediately.

For more information please visit  
[www.rbcroyalbank.com/cards/chip](http://www.rbcroyalbank.com/cards/chip) or call  
1-800 ROYAL® 1-2 (1-800-769-2512).



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<sup>1</sup> Your RBC Royal Bank Visa Agreement sets out the steps you must take to protect your card and PIN for PIN-initiated transactions.



RBC Royal Bank®

More security and  
protection with your  
RBC® Visa\* card



Your Guide to Chip  
and PIN Technology

Read this important information before using your card.

We are pleased to send you your new **RBC® chip and PIN Visa card** which contains state-of-the-art **chip and PIN technology** for more security and protection every time you use your card. Already in wide use around the world, this technology is designed to make an already safe payment system even more secure.

## What is a chip and PIN card?

Your RBC chip and PIN *Visa* card contains an embedded microchip which is encrypted and virtually impossible to replicate. This provides significant protection against card counterfeiting and fraud. Your card works together with chip-enabled terminals to ensure a highly secure transaction by validating you to your card via a Personal Identification Number (PIN), similar to a debit card.

## How does it work?

- ▶ When you make a transaction at a chip-enabled terminal with your RBC chip and PIN *Visa* card, you're in control. The process is quick and easy:

**Step 1** – Rather than swiping your card, **insert it** into the terminal and **leave it** there for the entire transaction. Removing the card too soon will terminate the transaction.

**Step 2** – **Follow the prompts** on the screen and **enter your PIN** instead of validating the transaction with your signature<sup>▲</sup>.

<sup>▲</sup> While a signature is not required for chip and PIN transactions, during the transition to chip and PIN technology, some merchants may still ask for one. To avoid disruption, explain that this is not necessary but go ahead and sign the receipt. This will only be a temporary practice until merchants become familiar with the process.

**Step 3** – When the transaction is complete, **remove your card** when prompted and **take the receipt**.

- ▶ When you make a transaction at a non chip-enabled terminal with your RBC chip and PIN *Visa* card, the magnetic stripe on your card will be swiped and you will need to sign the receipt.



## What's next?

It will take time for all stores and restaurants to be set up with chip-enabled terminals. To ensure your RBC chip and PIN *Visa* card continues to be accepted everywhere, it contains a magnetic stripe in addition to the chip. You can therefore expect to experience two types of transactions with your new RBC chip and PIN *Visa* card for some time to come. Rest assured that all transactions are just as secure as ever.

**Swipe and Sign** – the magnetic stripe is swiped and validated by your signature,

OR

**Chip and PIN** – the card is inserted and left in the terminal as you input your PIN for validation.

## Your PIN is important

- ▶ Your PIN now becomes a key security element of the transactions made at chip-enabled terminals with your RBC chip and PIN *Visa* card. While you may not encounter a chip-enabled terminal right away, it is very important that you **remember your PIN** and not disclose it to anyone, because you will need it for chip and PIN transactions. Rest assured that if you take reasonable precautions to protect your PIN<sup>1</sup>, the *Visa* Zero Liability Policy protects you against fraudulent charges.
- ▶ Please look at the letter accompanying your RBC chip and PIN *Visa* card for information about your PIN.

## Changing your PIN is simple

If you'd like to change your PIN or if you've forgotten your PIN, simply visit an RBC branch to have it reset.

