



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

- › For added security, 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/debitchip or
call 1-800 ROYAL® 1-1 (1-800-769-2511).



RBC Royal Bank®

Your New RBC® Chip Client Card

Redesigned for more security
and protection.



RBC Royal Bank®



More Security

Your new, **redesigned RBC Chip Client Card** or **Business Client Card** with state-of-the-art **chip technology** now offers you more security and protection. Already in wide use around the world, chip technology is designed to make an already safe payment system even more secure.

What is a chip card?

Your RBC Chip Client Card contains an embedded microchip which is encrypted and virtually impossible to replicate. This provides significant protection against card counterfeiting and fraud. The chip on your card works together with your Personal Identification Number (PIN) at chip-enabled terminals to ensure a highly secure transaction.

How does it work?



When you make a transaction at a chip-enabled terminal with your RBC Chip Client 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** as you do today.

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 Client Card, the transaction will process exactly as it does today. The magnetic stripe on your card will be swiped and you will enter your PIN.



What's next?

It will take time for merchants to be set up with chip-enabled terminals. To ensure your RBC Chip Client Card continues to be accepted at non-chip-enabled terminals, it contains a magnetic stripe in addition to the chip. You can therefore expect to experience two types of transactions with your new card for some time to come.

Swipe and PIN – the magnetic stripe is swiped and validated by your PIN just as today.

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

Rest assured that **all transactions are just as secure as ever** and you continue to be protected under the provisions of the Canadian Code of Practice for Consumer Debit Card Services.

Your PIN is important

- › Your PIN continues to be a key security element of the transactions made with your RBC Chip Client Card. It is very important that you **remember your PIN**. **Do not** write it down and do not disclose it to anyone.
- › Please look at the letter accompanying your RBC Chip Client Card for more information about your card and its benefits.

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. Please remember to bring two valid pieces of identification with you.