

Debit Mastercard® FAQs

Why does my Sun National Bank debit card now have a chip?

Sun National Bank is dedicated to protecting your personal information. EMV chip technology is the most secure way to use your Sun National Bank debit card and is quickly becoming the industry standard worldwide. It offers greater protection of your card information when used at a chip-enabled terminal.

How does the chip make my Sun National Bank Debit Mastercard® more secure?

Your debit card is now embedded with a computer microchip that increases the security of your transactions. The chip creates a unique code each time it is used to encrypt account data. This makes the card difficult to clone and helps protect you from unauthorized transactions.

If I have set up recurring transactions with merchants/billers, do I need to provide them with my new card information?

Yes, once you activate your new Debit Mastercard®, be sure to contact all of your merchants/billers and provide them with your new card information. For example, if you instructed your wireless provider to automatically charge your card each month for your wireless bill, you will need to contact your wireless provider and update your card information.

How do I use my chip-enabled debit card?

You may continue to use your card the same way you do today. If a retailer has a chip-enabled terminal, you may be prompted to insert your chip-enabled card, face up, into the card reader. Make sure you leave your card in the terminal while the entire transaction is processed. You may be prompted to enter your PIN for verification. ATMs work similarly. Be sure to remove your card from the terminal when the transaction is completed.

Will I have to do anything different to use my chip-enabled debit card?

Your experience at chip-enabled terminals and ATMs will be slightly different:

- **Chip-enabled Point-of-Sale Terminals**

Merchants are upgrading their payment terminals to accept chip-enabled cards. During the transition to chip, you can swipe your card as you normally would. If the terminal is chip-enabled, it will prompt you to insert the card instead. You will be instructed to leave the card in the terminal until the entire transaction is completed. You may be prompted to enter your PIN for verification. Once the transaction is completed, remember to remove your card from the terminal.

- **ATM Transactions**

During the transition to chip, insert your chip-enabled card into the ATM and remove it just as you do today. If the ATM is chip-enabled, it will prompt you to reinsert the card again and leave it there until the transaction is completed. Once the transaction is completed, remember to remove your card from the terminal.

Where can I use my chip-enabled Sun National Bank Debit Mastercard®?

You can use your new chip-enabled card everywhere debit Mastercard® cards are accepted to complete purchases and make ATM withdrawals.

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Can I use my chip-enabled card for internet and telephone transactions?

Yes, internet and telephone transactions work just as they do today.

What is Mastercard SecureCode®?

Mastercard SecureCode® is a new service that will let you use a personal password with your Debit Mastercard®, just like you use your PIN at an ATM.

How do I know if my Mastercard® credit or debit card account is enabled for SecureCode®?

At this time, Sun National Bank does not participate in the Mastercard SecureCode® program.

Can I still make a purchase using my Debit Mastercard® at a merchant that participates in SecureCode®?

Yes, you may continue to use your new Debit Mastercard® at online retailers. There is no need to enroll at this time.

Need to report a lost or stolen card?

Please call 800.627.8372.

For additional information, please view the [Guide to Benefits](#) provided by Mastercard®.

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