

GENERAL

1. What is a chip card?

A chip card is a standard-sized plastic debit card that has a microchip embedded in it. The microchip is visible on the face of the card. The chip card whilst is more secure than traditional magnetic strip cards also has increased functionality such as contactless or touch/tap and go capability.



2. Is the chip card different to an EMV chip card or smart card?

No. 'Chip card', "smart card" and "EMV chip card" are names used interchangeably and refer to the same functionality.

3. What is EMV?

EMV stands for Europay MasterCard Visa, the three companies who created the standard for the chip card.

4. Why does my card now have a chip?

The chip has strong transaction security features. It protects the cardholder against counterfeit card fraud and help reduce debit card fraud.

5. What is counterfeit card fraud?

Counterfeit card fraud occurs when card data is captured by fraudsters to reproduce a forged card. The forged card is then used to perform transactions on your account without your knowledge or approval. The traditional magnetic strip card is vulnerable to this type of fraud.

6. Are chip cards secure?

Chip cards enhance security in the following ways:

- The microchip securely stores information about the cardholder and account.
- Chip cards assign a unique one-time-use cryptogram to each transaction.
- Chip cards are virtually impossible to copy when compared to magnetic strip cards.

7. How do I receive my chip card?

Your chip card will be delivered to the BSP branch where you applied for your card.

8. Will magnetic stripes be discontinued on cards?

No, magnetic stripes will continue to be used on cards so that they can be used on EFTPoS terminals and ATMs in countries that have not converted to chip technology.

9. What are my transaction and daily limits for my chip card?

Transaction Type	BSP Limit	Limit when using Other Banks Channels
Cash Withdrawal on ATM	FJD1,000	FJD1,000
Touch & Go on EFTPoS	< FJD100	< FJD100 (Local) and <FJD5,000 (Overseas)
Touch & PIN on EFTPoS	FJD10,000	FJD5,000
Insert & PIN on EFTPoS	FJD10,000	FJD5,000
Online Shopping	FJD5,000	FJD5,000

*Monthly limit on BSP ATM is FJD10,000 and on a BSP EFTPoS terminal is FJD 20,000.

*Monthly limit is FJD10,000 on Other Bank ATMs & EFTPoS terminals.

*Touch & Go daily transaction count limit is 3.

10. What should I do if I notice suspicious transactions on my account?

If you notice any suspicious activity on your account, notify BSP immediately by placing a report with a branch near you, call us on +679 321 4300 (calling from overseas), 132 888 (calling within Fiji) or email us on CustomerCare@bsp.com.fj. These contact details can also be found on the reverse side of your Visa Debit Card @.

11. What if my chip card is lost or stolen?

You will need to notify BSP immediately by reporting to a branch near you, call us on +679 321 4300 (calling from overseas), 132 888 (calling within Fiji) or email us on CustomerCare@bsp.com.fj.

12. Where can I use my chip card?

You can use your chip card at any ATM or EFTPoS terminal where the Visa logo is displayed.

13. How do I use my chip card?

Card Usage	Fiji	Overseas
ATM		
Select the “Savings or Cheque” option depending on what account your Debit Card is linked to.	✓	✓
Contact Transaction “Insert” Insert the chip-end of the card into the card reader of the ATM.	✓	✓
Contactless Transaction “Touch and Go” Tap your card over the ATM payWave symbol and enter your PIN.	✓	✓
EFTPoS		
Contactless Transaction “Touch and Go” Place the card over the EFTPoS terminal screen when transaction is being carried out.	✓	✓
Contact Transaction “Insert” Insert the chip-end of the card into the slot on the bottom of the EFTPoS terminal.	✓	✓
When using another banks’ EFTPoS terminal, select “Credit” if the account selection option is available or you may not be required to enter your PIN, however you are required to sign the Merchant copy of the receipt	✗	✓





14. Do I still need to use my PIN for my chip card?

For a local ATM transaction, your PIN will be required. Overseas ATMs may not require a PIN.

For an EFTPoS transaction, if you are using touch and go functionality you will not require a PIN for a maximum of three transactions that are less than FJD 100. Otherwise your PIN will be required.

15. How do I use contactless or 'touch and go' functionality at an EFTPoS terminal?

You will have to identify a merchant that is displaying the Visa payWave as accepted payment method. The merchant will assist you.

	Look for the contactless symbol when paying for items less than FJD 100
	Touch your Chip enabled card against the screen of the EFTPoS terminal.
	The terminal will beep or a green light will appear on the terminal to confirm that your payment is being processed.
	If your payment is successful the screen will read "approved" if the payment is unsuccessful the screen will read "declined" and a receipt is printed for collection.

16. How do I know if the EFTPoS terminal is chip enabled?

Look for the 'cards accepted here' sign and if the cards displayed have the payWave symbol. The merchant can also advise you. If you are in-store ask your merchant, they will inform you.



17. How do I use contact or "insert & go" functionality at an EFTPoS terminal?

Chip enabled terminals have a slot to insert the card that is located at the front or bottom of the terminal. The chip card will remain in the terminal until the transaction is complete. If you try to swipe your card at a chip activated terminal, the terminal will prompt you to insert your card in the slot to complete the transaction.

If the terminal has not been activated to accept chip cards, it will prompt you to swipe your card instead.

18. How do I know if the ATM is chip enabled?

A payWave symbol would be displayed on the ATM and the ATM screens will instruct you on how to proceed.

19. How do I transact using a chip-enabled ATM?

- Tap your card over the payWave symbol and enter your PIN. Follow the ATM instructions to process and complete your transaction.
- Alternatively, you can insert your card and enter your PIN. The ATM will process and complete your transaction.

20. How do I use my chip card for Online and Telephone purchases?

Your chip card will work the same as the card you've been using for online and telephone purchases. You will continue to provide your card number, expiration date and CVV number as you do today.

21. What are the fees and charges associated with chip cards?

Annual Service Fee <i>Charged at issuance and yearly anniversary thereafter</i>		\$35 per annum
Electronic Transactions		
ATM		
BSP ATMs	Balance Enquiry	\$0.35 per enquiry
	Withdrawal	\$0.45 per withdrawal
	Mini Statement	\$0.45 per statement
	Mobile Top Up	\$0.45 per transaction
	Funds Transfer	\$0.45 per transaction
Other Local Bank ATMs	Balance Enquiry	\$0.20 per enquiry
	Cash Withdrawal	\$0.50 per withdrawal
Overseas Bank ATMs	Balance Enquiry	\$2.00 per enquiry
	Cash Withdrawal	\$8.00 per withdrawal
Other Debit Card Fees		
Replacement Card Fee		\$10.00
PIN Re-issue		\$5.00 per issue
Foreign Currency Conversion Fee		2.5% of amount

