



## Introducing chip technology. A safer way to use your debit card.

Your new debit card is now more secure than ever – thanks to chip technology. Chip technology is tested, proven and already in wide use around



the world. Here is some important information about your new debit card, please read it carefully.

If you have any questions, visit [bmo.com/chip](http://bmo.com/chip) or contact us at **1-877-CALL-BMO** (225-5266) or Direct Banking at **1-800-363-9992**.

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## Small chip. BIG security improvements.

- Your debit card now contains an embedded microchip, which is encrypted and extremely difficult to counterfeit.
- Your new chip debit card will be automatically activated the first time you use your card with your Personal Identification Number (PIN) to make a purchase or complete a transaction at an Automated Banking Machine (ABM).
- To complete purchases at merchants equipped with chip technology, simply insert your chip debit card into the terminal, rather than swiping it, and follow the prompts. Your chip debit card will remain in the terminal throughout the transaction.
- Chip-enabled terminals will continue to appear at more merchant locations. All BMO Bank of Montreal ABMs are already chip-enabled.
- Chip debit cards will continue to have a magnetic stripe on the back of the card. This means that you will be able to use your debit card at non-chip enabled terminals and when visiting countries that have not adopted chip technology, such as the U.S.
- It is recommended that you change your PIN from time to time at any BMO Bank of Montreal ABM.

