**Macatawa Bank – ADA Compliance**

**EMV Chip Cards**

* **Features**

Visual: Macatawa Bank EMV Chip Card is in the center of the screen.

Audio: Introducing EMV Chip Cards.

Visual: Macatawa Bank EMV Chip Card is side by side with the Macatawa Bank Debit Card. They are lightly tilted up.

Audio: Just like your regular card...

Visual: A graduation cap and tassel appear.

Audio: only smarter...

Visual: A global outline of all seven continents appears. There are white circles with green check marks in the center placed sporadically around the continents.

Audio: with greater acceptance around the world...

Visual: A shield with a blue outline and yellow interior that has a white checkmark in the center appears.

Audio: and best of all...

Audio: offering new defenses against fraud...

Visual: Macatawa Bank EMV Chip Card appears in center of the screen.

Audio: and counterfeiting.

Visual: The EMV Chip Card becomes transparent and the magnetic strip on the back of the EMV Chip Card is highlighted.

Audio: That's because in addition to the traditional magnetic strip...

Audio: located on the back of many cards today...

Visual: The computer chip on the EMV Chip Card is enlarged for better viewing.

Audio: these cards also include a computer chip.

Visual: Chip Enabled terminal appears on screen. An animated Chip Card slides into the chip reader.

Audio: And when used at a chip-enabled terminal...

Visual: The computer chip and the terminal appear on the screen. The computer chip gains a thought bubble.

Audio: the chip...

Visual: The terminal gains a thought bubble as well so that that computer chip and the terminal can interact.

Audio: and the reader...

Audio: interact with each other.

Visual: Macatawa Bank EMV Chip Card appears on screen. There is a white circle with a green check mark in the center of it.

Audio: Validating the card...

Visual: A blue outlined padlock appears.

Audio: and securing the transaction with a one-time code...

Visual: A shield with a blue outline and yellow interior that has a white checkmark in the center appears.

Audio: Making them far more secure.

Visual: Macatawa Bank EMV Chip Card appears on screen.

Audio: So how do I use my new card?

Visual: Chip Enabled terminal appears on screen. An animated Chip Card slides into the chip reader.

Audio: Simple.

Audio: Start the payment process by swiping your chip card...

Audio: just as you do today.

Audio: If the terminal is chip enabled...

Visual: The screen on the chip enabled terminal begins flashing with the words, “Insert Card”.

Audio: you'll be prompted to insert the card.

Visual: Two terminals appear on the screen. One is on the left side of the screen. This is a chip enabled terminal. It has a slot for inserting the card at the bottom of it with an EMV Chip Card sliding into the slot. The other terminal is on the right side of the screen and it does not have the slot at the bottom. This is a non-chip terminal.

Audio: Chip enabled terminals...

Audio: include a slot for inserting your card.

Visual: A red X with a white circle around it appears on the non-chip terminal.

Audio: If the terminal doesn't include a card-slot...

Visual: A Debit Card swipes through the non-chip terminal.

Audio: you’ll simply swipe your card as usual.

Visual: A chip enabled terminal appears on the right side of the screen with a Macatawa Chip Card pictured in front of it.

Audio: when using a chip enabled terminal...

Visual: Macatawa Chip Card slides into the slot on the chip-enabled terminal.

Audio: insert your card...

Audio: face up...

Audio: chip end first.

Audio: Leave your card inserted during the entire transaction...

Audio: so the chip...

Audio: and the terminal...

Audio: can securely exchange information.

Visual: Screen on chip-enabled terminal changes to show a signature box. A signature appears in the signature box.

Audio: Follow the onscreen instructions...

Audio: and either sign your name...

Visual: Screen on chip-enabled terminal changes to show 4 square boxes where you can use the key pad to enter your PIN number.

Audio: or enter your PIN as needed.

Audio: Once completed...

Visual: Macatawa Bank Chip Card slides out of slot on chip-enabled terminal and appears in front of the terminal.

Audio: remove your card...

Visual: An image of a receipt appears in front of the EMV Chip Card.

Audio: and take your receipt.

Visual: At ATM Machine appears on the right side of the screen. An EMV Chip Card is pictured in front of the ATM.

Audio: For ATM transactions...

Visual: EMV Chip Card is inserted into the slot on the ATM machine.

Audio: insert your card into the terminal and follow the instructions on the screen.

Visual: EMV Chip Card slides out of slot on the ATM machine.

Audio: Depending on the type of ATM...

Visual: EMV chip Card slides back into the slot on the ATM machine.

Audio: you might be prompted to re-insert your card.

Visual: An orange outline of a laptop computer and a telephone receiver appear in the center of the screen. The words, “Transactions made online and by phone remain unchanged” appear underneath these images.

Audio: These new cards will not affect how you currently make payments online...

Audio: or by telephone.

Visual: A Macatawa Bank EMV Chip Card appears in the center of the screen. The words, “Introducing EMV Chip Cards: From Macatawa Bank” appear above the image of the card.

Audio: EMV Chip Cards

Audio: Made smarter...

Audio: to protect you better.