



How it Works

Enjoy the added security benefits of the chip-embedded CAL-Card. EMV chip cards are nearly impossible to counterfeit, and travel will be even easier in more than 130 countries where chip cards are already used. EMV chip cards do everything magnetic stripe cards do but even more securely.



Smarter Technology

Computer Microchip. A computer chip securely stores the card data that currently resides on the magnetic stripe. This makes

it nearly impossible for a criminal to create a counterfeit EMV chip card.

Unique Cryptogram. The computer chip enables more secure processing by producing a one-time use code for each transaction.



Added Security

Difficult to Counterfeit.

Because EMV chip cards use cryptograms that are unique to each transaction, stolen chip card data

cannot be used to create counterfeit cards.

Decreased Fraud Risk. The added layer of security provided by EMV chips makes card data much less valuable, decreasing incentive for fraudsters to steal data.



Used Worldwide

130+ Countries. There are approximately 2.4 billion EMV chip cards in circulation and 36.9 million terminals active worldwide,

ensuring you can use your account conveniently whenever you travel.*

* Source: Visa U.S.A., 2014

