



DTI e-Security News — Chip Edition

CALM, COOL & COLLECTED

...is a great description for ranch flavored potato chips, but perhaps not for credit or debit cards. The new chip and PIN standard is the biggest change in cashless payments since the first credit card debuted in 1950. Read on to see why your financial institution is not staying calm, cool and collected when it comes to protecting your electronic payment accounts.

You may have received cards which contain a "Chip" as well as the "Magnetic Stripe" and wondered what added security is provided to you? Chip enabled cards use EMV technology, which stands for Europay, MasterCard and Visa.



The cards have a magnetic stripe for backup purposes, the EMV chip provides higher security because it provides a unique code for each transaction. The chip makes it harder for skimming devices to read the data compared to the magnetic stripe.



Chip cards are only effective when used in a special reader, such as the one shown here. Notice how much more difficult it would be to plant a skimming device. You may

have to wait a few seconds longer for a more secure transaction.

Take a deep breath, and stay calm, cool and collected!

Want to learn more? Check out these articles on EMV technology:

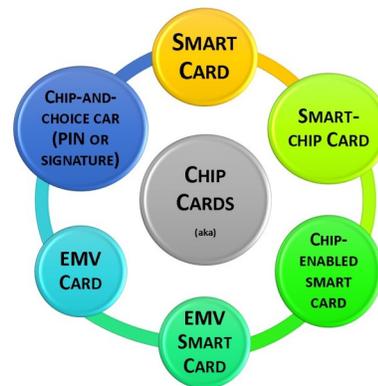
- [FTC Consumer Information about the new credit and debit chip cards](#)
- [EMV Chip Card Technology by Chase](#)

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NUMBERS AND OTHER NAMES

An estimated 1.2 billion credit and debit cards need to be upgraded to chip cards. Wow, that's a lot of cards! The average cost for financial institutions issuing these cards is \$3.50 per card.

Chip cards are also known by other names, see how many you recognize.



Interested in learning more? Check out [Eight FAQs About EMV Credit Cards](#).

MORE NEWS YOU CAN USE

Secure Delaware 2016: Save the date for the annual statewide cyber security awareness workshop, [Secure Delaware](#), on September 7, 2016 at the Dover Downs Conference Center. Register Now!

Virus Alert: This is a reminder to never open unrecognized emails and attachments. This is also true for pop-ups that appear on your computer/laptop/tablet or phone.

Email attachments are a way for a sender to transmit files over the internet. These email attachments may contain malicious software that install a virus on your device and may present new icons. Unfortunately, if new icons appear that you do not recognize, you may already be infected.

Questions or comments? Email us at eSecurity@state.de.us