

Ready for **smarter** and **safer** transactions?



Maximise your security with Visa chip technology:

- › More secure transactions
- › Better fraud protection
- › Extra peace of mind

 **VISA**

 **LAIKI BANK**
For you, for life!



Visa chip technology.

The new global standard
in card security.

Every Visa card will soon feature a gold or silver square on the left hand side containing chip technology.

This means you can look forward to smarter and safer transactions with your Visa card.

A new level of protection

Like the magnetic stripe on the back of current credit and debit cards, the embedded chip stores your account details – your account name, number and account expiry date. But unlike the magnetic stripe, the chip is virtually impossible to copy, which gives you an unrivalled level of protection against counterfeiting, card skimming and other fraudulent use.

A new way to use your card

Instead of swiping your card, you will soon be asked to insert your card into the chip terminal. Your card remains in the terminal throughout the transaction and confirms your identity by requesting your PIN or signature. For the time being, your new chip card can still be used in traditional swipe EFTPOS terminals and ATMs.

Travelling overseas? Remember your PIN

Chip technology is already in use in many countries around the world and if you are travelling overseas you must memorise and use your PIN as this is the preferred, safer option for most businesses. Your PIN remains the same as when your card was originally issued. If you are unsure of yours, please ask us at any branch.

If you are already a cardholder you will receive your new Visa card with chip technology in the mail. In the meantime, if you'd like to know more:

- › ask in-branch
- › call 1300 888 730
- › email lba_ebanking@laiki.com

