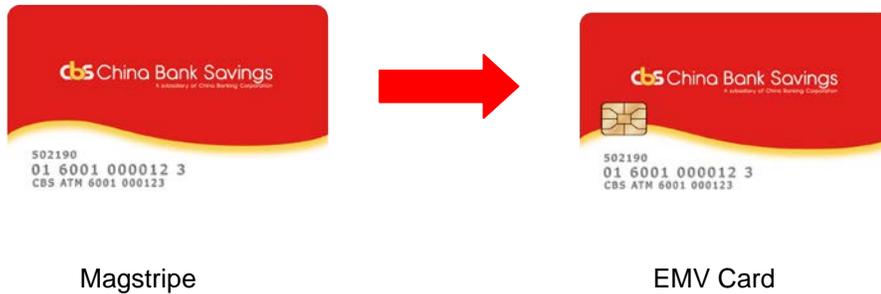


Frequently Asked Questions

1. What is EMV?

EMV which stands for **E**uropay, **M**astercard and **V**isa is a global standard for credit, debit and prepaid payment cards based on chip card technology. Chip cards are more secure alternative to traditional magstripe payment cards.



Magstripe

EMV Card

2. Why are we issuing new cards?

Bangko Sentral ng Pilipinas (BSP) required financial institutions via Circular No. 808 to migrate their entire payment network to the more secured EMV chip-enabled cards. An EMV chip card has enhanced security features to protect you from fraud.

3. I have an existing CBS ATM with magstripe card, how do I get an EMV card?

You may call your branch of account to check the availability of your EMV card. Once available, you may visit your branch of account to claim your new CBS ATM card.

4. What documents do I need to bring in my branch of account to get my EMV replacement card?

You only need to bring one (1) valid government-issued ID.

5. Do I need to pay for my new card?

No, the EMV replacement card is free of charge.

6. Do I need to surrender my old card to get my EMV card?

No, you don't need to surrender your old ATM card.

7. My account is dormant; do I get a new card?

You need to reactivate your account in your servicing branch before getting your new EMV card. Your new card costs P100.00.

8. Will I be given a new PIN Mailer?

No, your initial PIN will be your PIN in your old card.

9. How do I activate my EMV card?

To activate your card, you need to go to a CBS ATM Terminal and perform First Time PIN Change.

The card can only be activated in a CBS ATM Terminal. You cannot use your card in other bank terminals if not yet activated.

In the CBS ATM Terminal, you will be asked to enter your PIN. Your initial PIN will be your PIN in your old card. You will then be asked to enter a new PIN. Note that your new PIN cannot be the same as your old PIN. Lastly, you will be asked to confirm your new PIN. The machine will dispense a receipt signifying that you have successfully changed your PIN.

10. What will happen if I did not claim my EMV card?

If you did not claim your EMV card on or before January 31, 2017, you will no longer be able to use your non-EMV ATM card in any BancNet ATM and POS terminal.

11. Do I have to enroll again all accounts linked in the new EMV card?

No. Once your new EMV card is activated, you may access all accounts previously linked in your magstripe card.

12. Do I need to re-enroll my EMV card in my CBS Online account?

No. No changes will happen in your CBS Online account.

13. Can I use this card in all CBS ATMs?

Yes, you can use this card in all CBS ATMs.

14. Can I use this card in other ATMs?

Yes, you can use this card in all ATMs with the BancNet signage. Other banks' fees shall apply.

15. Can I use this card in the POS?

Yes, you can use this card in any BancNet accredited POS.

16. What will happen to my old card once I change my PIN in my EMV card?

Upon performing First Time PIN Change using your EMV card, your old card (with magstripe) will automatically be deactivated. Your old card will then be captured when you use it in a CBS machine.

17. I forgot my PIN in my old card, how can I access my EMV chip card?

You need to fill out a form requesting for a PIN in your branch of account. Your branch will then contact you once the new PIN is available for pick up.

18. Who can I contact for more information about the new CBS EMV card?

You may visit our website at www.cbs.com.ph, or get in touch with your branch of account.