

FAQ for Cardholders

1. Can I use my chip-enabled MasterCard® debit card anywhere?

Yes. You can use it in older ATMs or point of sale (POS) terminals by swiping the card as you have in the past. In addition, you will be able to use your debit card in more places internationally. EMV chip cards have almost completely replaced the magnetic-strip cards in Europe and they're gradually replacing them in Asia, South America, Canada and Mexico.

2. How do I pay with my chip debit card at a chip-enabled ATM or POS terminal?

If the card reader is chip-enabled and you swipe your card, you will be prompted by the machine to insert your card into the bottom of the terminal, and then follow prompts on the screen. You should keep your card in the terminal until you are prompted to remove it. Always remember to take your card when finished!

3. When will I receive my chip-enabled debit card?

If you are an existing Coastal debit cardholder, you'll automatically receive a chip-enabled card to replace your current one by the end of November 2016.

4. How do I activate my replacement card?

Replacement EMV cards use the cardholder's existing PIN, and may be activated at any ATM or point of sale terminal that requires a PIN.

5. What if I don't know my existing PIN?

Visit your local branch or call (425) 257-9000 for assistance.

6. What if this is a new card with a new card number?

Brand new cardholders can activate and choose a new PIN by calling 1-866-633-5293.

7. What makes EMV Chip Cards safer?

The key element of EMV technology involves the unique digital data that a chip creates with every transaction. While the information contained on magnetic-stripe cards remains static and can be easily cloned, the data for each EMV transaction is encrypted and changes with each transaction. That makes producing counterfeit cards much more difficult.

8. Does my Chip Debit card protect me against all fraud?

Unfortunately, no. Fraudsters will continually look for new ways to commit fraud, and the chip does not provide added security for card not present transactions (like online shopping). The chip technology does add another layer of security when used at chip-enabled terminals in addition to the 24-hour fraud monitoring and Zero Liability protection* we already provide.

9. What should I do if I think my card is lost or stolen?

To report a lost or stolen debit card, the number to call is 1-800-500-1044.

** Zero Liability protection applies to consumer purchases made in the store, over the phone, online or via a mobile device, and ATM transactions under these conditions: You have used reasonable care to protect your card from loss or theft; and you have promptly reported to your financial institution when you knew that your MasterCard Debit Card was lost or stolen.*