SECURITY HAS EVOLVED.
Your card now features chip technology.

We’ve got an easy way to help you stay protected from fraud.
Your Capital One® card is now equipped with chip technology. The embedded microchip helps protect your data against fraud by encrypting your information every time the card is used at a chip-enabled register.

New chip card? Actions you need to take:
If this is the first chip card you have received, your card number may have changed.
- Activate your new card.
- Please immediately destroy any existing card(s) being replaced.
Distribute new cards to any authorized users on your account.
- When the primary account holder’s card is activated, all authorized users’ cards will be automatically activated as well.*
Notify any companies that automatically bill you with your new card information.
- This includes all companies that automatically bill your card every month, such as utilities, gym memberships, etc., to avoid any missed payments on future charges.
- Authorized users will need to update their automatic bill pay information as well with their new card number.

Frequently asked questions about chip cards:

General/security
1. What is a chip card?
A chip card is a credit card embedded with a microchip. This “chip” turns your account information into a one-time unique code when used at a chip-enabled register. This code adds an additional layer of fraud protection to your card.

2. When will I receive a chip card?
We will begin issuing chip cards toward the end of 2015 through 2016. Until you receive your new card, please continue using your current card as normal.

3. What is EMV?
EMV stands for Europay, MasterCard® and Visa®. It’s a credit card that’s embedded with a microchip. We simply call this your chip card.

4. Is there any difference between a “Chip and PIN” card and a “Chip and Signature” card?
Both Chip and PIN and Chip and Signature cards offer better fraud protection than traditional magnetic stripe cards. The only difference is that the Chip and PIN card requires you to enter a PIN at checkout while the Chip and Signature card only requires your signature.

5. What's the difference between “Chip” cards, “Smart Chip” cards and “EMV” cards?
Really, there's no difference at all. Chip cards, Smart Chip cards and EMV cards are names different companies use for the same security technology.

6. What does the chip do? Is it a GPS chip?
The chip codes (encrypts) certain parts of your transaction when used at participating merchants. It does not track or store your purchase history or provide location assistance if lost or stolen. It is only for adding an extra layer of fraud protection.

Using a chip card
1. How do I use a chip card?
If the places you shop have chip-enabled registers, simply insert your chip card and authorize the transaction by signing your name. If they don’t have chip-enabled registers, swipe and sign your name the same as always.

2. Do I have to pay for a chip card?
No, there’s no additional cost for the chip card. As a cardholder, you should have the benefit of greater security without having to pay for it.

3. How do you use the chip on Internet and phone purchases?
Your online and mobile transactions will work exactly as they do today. Remember, if you’re currently set up for online recurring payments, you’ll need to update your card’s information, like expiration date and security code.

*BuyPower Business Cardmembers have the option to activate one or all cards.