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Dolphin Debit Aiding Credit Union and Bank Clients in Transition to Chip Card-Enabled ATMs

HOUSTON, January 27, 2016 – [Dolphin Debit](#), the full service ATM management company, has launched an aggressive effort to help credit unions and banks with the transition of their ATMs to read EMV chip cards, ahead of the coming October industry deadline for ATM compatibility with the new cards.



With so many credit union members already receiving new chip cards, Dolphin Debit anticipates confusion among those members when they start assuming the cards also work in the same manner at non-EMV ready ATMs.

"Some ATMs are already compatible with the new cards, but the vast majority are not," said Gary Walston, co-founder of Dolphin Debit. Walston noted that Dolphin Debit is actively converting the fleet of ATMs it

operates for credit unions and banks, and will have the conversion complete well in advance of the October deadline.

But in the meantime, Walston said, user confusion will center around the way the cards are inserted, since chip card readers require that the cardholder leave the card in the device until instructed to remove it. As cardholders get used to that technique at more and more retailers, they may get frustrated when most ATMs haven't moved away from the traditional dip technique, Walston said.

Dolphin Debit has prepared a [helpful video](#) and other material to aid credit unions in "training" their members, Walston said. Dolphin Debit is also equipping its ATMs with user-friendly signage to let cardholders know if the ATM is converted for chip cards.

"Even though it seems like a minor issue, the non-converted ATMs are going to lead to some frustration for cardholders," Walston said. "We are committed to working with our clients to help their members and customers avoid that frustration."

About Dolphin Debit

Dolphin Debit Access is a full-service ATM management company that owns and operates ATMs for financial institutions. Dolphin's turnkey ATM service includes deployment of new ATM equipment combined with terminal driving, ATM maintenance, armored car service, communications, monitoring and dispatch, and cash management. Dolphin Debit operates all types of equipment in various on-premises and off-premises venues. In addition, Dolphin Debit has the rights to install and operate drive-up ATMs at Walmart/Murphy USA locations in multiple states. Dolphin Debit customizes solutions to the specific needs of clients, with a flexible, cost-saving approach that enables redeployment of company assets to improve the bottom line. For more information, visit dolphindebit.com.

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