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Educate Members for the Next EMV Switchover

By [Gary Walston](#) May 08, 2016



There is a big decision to be made this fall. But it has nothing to do with the presidential election and everything to do with the day-to-day routines of millions of credit union members.

The decision I'm talking about is one that each credit union will make regarding how it will inform, educate and prepare its members to properly use their chip cards in their EMV-enabled ATMs.

With all the recent attention being paid to credit unions' migrations to EMV chip credit and debit cards, the transitions for their ATMs have been a secondary consideration, particularly because of the later timeframe for that switchover. That deadline is this October.

As the founder of an ATM management company, I can tell you that the industry is making good progress toward a timely EMV switchover, which involves upgrading and certifying every card reader and its associated software. The goal, of course, is to make sure that when one of your members inserts an EMV chip card into an ATM, everything works as it is supposed to. This task becomes a little more difficult when your member uses another credit union's or bank's ATM that may not have been upgraded.

From what we've seen, credit unions have done a good job of explaining to their members how cards are presented, inserted and allowed to remain for the appropriate time in point of sale terminal readers. Now it is time to begin a similar education and training program for the ATM switchover.

We're not talking a major training program; just a bit of communication with members about the change. It's a matter of proactively reaching out to members, posting helpful information on your website and leveraging video demonstrations such as one found at DolphinDebit.com.

One thing worth emphasizing to members is that as they use different ATMs, there may be slight differences in the way their card is read. Your credit union may have made the EMV switchover in all your ATMs, but some other ATMs your members use may not have transitioned yet. That is why it is very important to emphasize to your members that they need to follow the prompts on the ATM screen.

Let's say your member is trying to use a mag stripe card at an EMV-enabled ATM. If they simply dip the card and immediately remove it, that will result in an error message and frustration for your member. But if your member follows the prompts on the screen, they will see they must leave their mag stripe card in the card reader until instructed to remove it. In this case, the ATM recognizes that it is a non-chip card and very quickly prompts the member to remove the card. The mag stripe is read as the card is being removed.

On the other hand, if your credit union has already issued EMV chip debit cards and your member attempts to use a non-EMV enabled ATM, your member will likely insert the card and leave it as they have been instructed to do with their chip card. However, since the ATM has not yet been upgraded, the member may experience frustration as the transaction will not begin until they remove their card. Some of that frustration can be prevented with education and information.

The point is that your members need to be prepared for any situation, whether the ATM they are using at that time is EMV-enabled or still reading the mag stripe.

During this transition period to EMV-enabled ATMs, you may receive complaints from members stating their cards are not working, but the problem is in fact related to user error. Likewise, at your own EMV-enabled ATMs, you may receive reports from non-members that your ATM is not working properly when in fact it is fine. So before placing an "out of order" sign on the ATM or dispatching a technician, you may want to test it yourself to be sure the problem isn't user error-related rather than a true breakdown at the ATM.

As we have upgraded ATMs, we have added instructional signage on the ATM itself and used on-screen graphics to indicate to users that the machine is chip card-capable. Not every ATM operator will necessarily do that, which is why communication with members, to prepare them for any situation, is so important



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