### **Clave Chip Debit Card**



With the purpose of improving the security systems of our debit cards and that our clients may perform their purchases in a more secure way, minimizing the fraud possibility we have started the migration process to Clave Debit Cards with integrated CHIP.

#### Benefits of using the Clave Chip Debit Card:

- More secure and reliable transactions due to technology of encrypted information in the chip.
- It minimizes the fraud and the wrongful use of the card since at the moment of swiping the card, the chip allows to block the information of the plastic avoiding the data reproduction.

#### When will be effective the use of Clave Chip Debit Cards?

From March 29th, 2016 it can be used the Clave Chip Debit Card.

#### What is the procedure to receive the Clave Chip Debit Card?

You can contact your Official Agent or go to any of our branch offices located in Avenida Balboa, Costa del Este, El Dorado, Albrook Mall and Zonal Libre to change the card. The deadline for changing you old car for the Clave Chip Debit Card is **May 31st, 2016** after this date, the Magnetic band card will be disabled.

# Will it have any additional cost the replacement of the previous card for the new Clave Chip Debit Card?

A new Card to make the replacement will be issued, this card will have no additional cost for the client. The regular charges of membership and replacement for damage or loss for future changes are kept.

## How is the procedure of money withdrawal at ATMs with the new Clave Chip Debit Card?

At the moment of introducing the Chip Debit Card in the ATM, is shall be withhold but it will be kept visible in the slot. The client shall follow the instructions shown in the screen, until the card may be retired. The card may only be retired when the screen indicates so, otherwise, the card may be damaged.

#### Recommendations for the care of the Clave Chip Debit Card:

- It must not be exposed to scratches, twisting or high temperatures.
- The plastic must have special care, especially the area where the chip is located, so the data stored in the device is not damaged or spoiled.