



## **Pen vs. PIN**

### **What do these terms mean?**

**Pen:** When a member uses their CCU debit card to perform a transaction at a merchant, the Pen (signature) option routes the transaction through the VISA/Mastercard credit card processing system (credit).

**PIN:** When a member uses their CCU debit card to perform a transaction at a merchant, the PIN option requires the member to enter their PIN and routes the transaction through the PIN system (debit).

### **Is Pen or PIN better to use?**

PEN is the best and safest option for members to use! All transactions performed at a merchant should be completed using the PEN (signature) option unless the member is requesting cash back.

### **Benefits of Using Pen (Signature):**

- Members don't need to know their PIN.
- Transactions are processed faster & safer.
- Transactions are covered under the VISA/Mastercard credit card rules and offer better protection regarding fraud and disputes.
- Larger daily limits for signature transactions (number of transactions and dollar amount allowed in 24-hour period).

### **Risks if Members do not use Pen (Signature):**

- Hackers use key-logging software to capture card information, including PIN.
- Transactions completed using the PIN option are not protected under the VISA/Mastercard credit card rules and could result in losses to the member and CCU regarding fraud and disputes.

### **Most merchant credit card terminals are set up to default to PIN, members can bypass PIN to use Pen by:**

- Selecting credit, enter, or continue,
- OR
- Members simply need to communicate that they wish to run their card as "credit" and the sales associate will let them know how to by-pass the PIN on that terminal.

### **Other Ways Members can keep their Card Information Safe:**

- Always use the contactless option when available
- Members can enroll in digital wallet for Apple, Samsung, and Google.