



One little chip.  
Big peace  
of mind.



More protection with every purchase  
at chip-enabled terminals.

BMO Harris Bank MasterCard<sup>®</sup> credit and debit cards now come with something extra: advanced chip technology that helps prevent fraud at the point of purchase at chip-enabled terminals where your card never has to leave your sight. Chip cards contain an embedded microchip, which provides increased protection against fraud.



Our credit and debit cards include the great benefits you've come to expect. But now, they have an added layer of security.

## Easy to use.

Your BMO Harris Bank MasterCard<sup>®</sup> credit and debit cards have chip and magnetic stripe technology. This means that, regardless of the type of terminal, you'll be able to use your card anywhere MasterCard<sup>®</sup> is accepted.

### At chip-enabled terminals



Simply insert your card chip-first and follow the prompts.

# At terminals without chip technology



You can still swipe your card using the magnetic stripe.



Simply insert your card and follow the prompts.

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Accepted globally.

Your new card comes with technology that is globally accepted, so you can travel with ease.

Chip technology has been used globally for the past decade and helps reduce fraud worldwide. Continue to use your new card wherever MasterCard® is accepted and enjoy peace of mind while traveling domestically or internationally.



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Have additional questions?

Read our FAQs to learn more:

[Learn More](#)

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To help the government fight the funding of terrorism and money laundering activities, federal law (USA Patriot Act (Title III of Pub. L. 107 56 signed into law October 26, 2001)) requires all financial organizations to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask you to provide a copy of your driver's license or other identifying documents. For each business or entity that opens an account, we will ask for your name, address and other information that will allow us to identify the entity. We may also ask you to provide a copy of your certificate of incorporation (or similar document) or other identifying documents. The information you provide in this form may be used to perform a credit check and verify your identity by using internal sources and third party vendors. If the requested information is not provided within 30 calendar days, the account will be subject to closure.

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