

European Travel Tips

Ensure your card is processed successfully when traveling abroad

Traveling to Europe soon? Be aware that many countries throughout Europe, including the UK, Ireland, France, and others, have recently introduced a chip and pin payment system that utilizes cards embedded with a chip and protected through the use of a personal identification number. Some merchants in Europe have mistakenly refused to accept Visa cards issued by U.S. financial institutions because the cards do not have an embedded chip that can be read at the point of sale.

The good news is that U.S. cardholders visiting Europe can continue to use their magnetic stripe Visa card in countries with this system. The merchants' terminals are designed to recognize and prompt appropriately, and you should still be able to sign a transaction receipt.