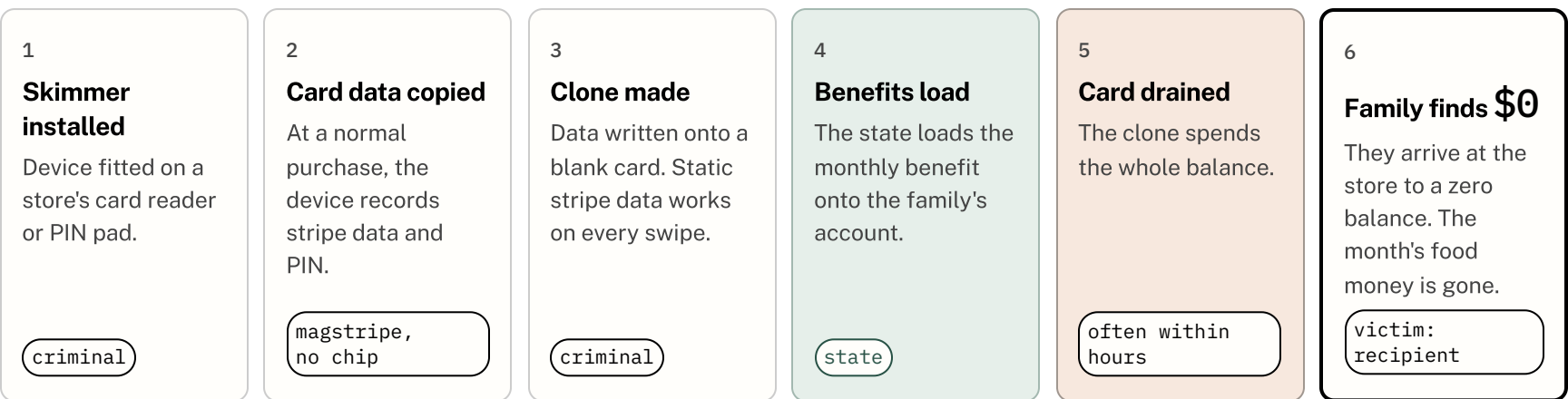


THE ATTACK, ONE BENEFIT MONTH (NOT TO SCALE)



Why a chip fixes it: a magnetic stripe carries static data that works on every swipe. A chip card makes a one-time code per purchase, so copied data fails a second time.

WHO COVERS THE LOSS

