

Card Services: Chip and PIN

Frequently Asked Questions

CHIP AND PIN: WHAT IS IT?

Q: What is a chip and PIN credit card?

A: A chip and PIN card is a credit card that includes microchip technology and a personal identification number (PIN) to securely verify a cardholder during a transaction. The embedded microchip is encrypted and the cardholder must enter his/her PIN for each transaction to be approved if the transaction is processed through a chip payment terminal that requires a PIN.



The PIN will take the place of a signature at merchant locations that provide chip payment terminals that require PINs. A chip and PIN card also has a magnetic stripe on the back of card so your transactions can continue to be processed as signature transactions at merchant locations that have not yet been equipped with new chip payment terminal technology.

Q: Why did you send me a new chip and PIN card?

A: Although signature-based transactions continue to be the most common type of transaction in the United States, many other countries are switching to chip and PIN cards. Upgrading your magnetic stripe card with the new chip and PIN card technology is one way we can help enhance your purchase experience when you are traveling outside the United States.

Q: What are the benefits of my new chip and PIN card?

A: Chip and PIN credit cards are more convenient when traveling abroad, especially when using the chip card at unattended kiosks, such as at train stations or gas pumps that will only accept a PIN to validate a transaction. Additionally, the embedded microchip in the card helps protect cardholders from fraudulent activity because the microchip is extremely difficult to copy and the PIN validation requirement enhances security of the card if it is lost or stolen.

Q: What does a chip and PIN card look like?

A: Many features of a chip and PIN card are the same as a magnetic stripe card. Both cards are embossed on the front with the card number, cardholder name and expiration date and provide the three-digit security code on the back of the card. The key difference is the silver colored embedded chip on the front left side of the card.



Q: I've never heard of a chip terminal before. Is this something new?

A: Today, the United States has very few chip-enabled terminals. Within the next year or two, chip-enabled terminals will become more prevalent across the country. Around the world, chip technology has been used for many years to help protect cardholders from fraudulent activity.

Q: Are there any additional fees on chip and PIN cards?

A: No additional fees apply to your new chip and PIN card.

CHIP AND PIN: INFORMATION ABOUT PINS

Q: How will I know what my PIN is?

A: We will automatically generate a random PIN and will mail it to you prior to your receiving the chip card. It will be important to memorize the PIN for your new chip card.

Q: Will the PIN I use for making purchases be the same PIN that I use for cash withdrawals?

A: Each new chip and PIN card will have one PIN that can be used for purchases and allowable cash withdrawals. If your company does not allow cash withdrawals, then cash access will be blocked from usage on the chip card.

Q: What happens if I enter my PIN incorrectly?

A: If you enter your PIN incorrectly three times, your PIN will become blocked. This security measure is put in place to keep fraudsters from trying to guess a PIN, should the chip card become lost or stolen.

If you remember your PIN after it has been blocked, you may contact the number on the back of your chip card to assist you with unblocking your card. You will be asked to enter your account number and answer several security questions. Then, you will select "0" from the IVR menu to be connected with an operator who will assist you in unblocking your PIN. Once your card is unblocked, you may then continue to use your card normally.

If you do not remember your PIN, see the answers for the following question.

Q: What if I forget my PIN while traveling?

A: If you attempted your PIN incorrectly three times your card will become blocked and if you do not remember your blocked PIN, please contact the number on the back of your chip card and select "Forgotten PIN" from the IVR menu. You will be required to answer security questions about your card account prior to selecting a new PIN. Thereafter, you will select a new PIN for your chip and PIN card by completing the remaining prompts in the reset process.

For first time usage after obtaining your new PIN, you will need to insert your chip card at a merchant that has a chip-enabled terminal (do not use the chip



card for the first usage at an unattended kiosk or unmanned chip terminal). When prompted for your PIN, you may need to enter your new PIN up to three times before it will sync up to your chip card. You will receive a message on the terminal that you are entering an invalid PIN. On the next PIN attempt (possibly your fourth attempt), your new PIN should work properly. If it does not, you should contact the number on the back of the card and select "0" from the IVR menu to speak to an operator.

Q: Will I use my PIN for purchases on the Internet or for mail or telephone purchases?

A: No, it is only applicable when you are present at the chip payment terminal during the transaction.

CHIP AND PIN: TRAVELING INTERNATIONALLY, ENHANCED SECURITY

Q: Now that I have a chip and PIN card, should I continue to notify you before I travel internationally?

A: Yes, advance notification will help to ensure that legitimate purchases are approved.

Q: How else should I prepare when travelling internationally?

A: Please make sure to memorize your PIN prior to traveling. If you forget your PIN prior to your travels, please contact the number on the back of the card and request a new PIN mailer to be mailed to you to avoid the delays that can be associated with having to reset your PIN while traveling. It may take 5-7 business days for a new PIN to be mailed to you.

Q: Are chip and PIN cards safer to use than magnetic stripe cards?

A: Chip cards provide a higher level of security in some countries because the encrypted chip uses several measures that create a complex level of security making a chip card difficult to copy or counterfeit.

Q: If my card has a chip, are you discontinuing magnetic stripes on cards?

A: The magnetic stripe will continue to be on the back of your new chip and PIN card, so that your card can continue to be used at merchants (local and international) that have not been updated to chip technology.

CHIP AND PIN: HOW TO USE IT

Q: When I make a purchase using a chip and PIN card, how is that different from using my existing magnetic stripe card?

A: When you make a purchase at a **non-chip terminal** using your chip and PIN card, either you or the merchant will swipe your card and then you sign a receipt. When you make a purchase at a **chip-enabled terminal** using your chip and PIN card, you will insert your card into the chip reader and then you will be prompted to enter your PIN.



Note: There could be merchants that have chip-enabled terminals that are not set up to prompt for a PIN and will request a signature even for chip transactions. When you insert your card into the chip reader, it will prompt you for a PIN if the chip reader contains that capability; if not, you will just be required to provide your signature.

Q: How do I make a chip and PIN card transaction?

- A:
- Insert the chip portion of the card into the terminal with the chip facing up. It's important to leave the card in the terminal until the transaction is complete. (If you remove the card too soon, the transaction will end and your purchase will not be processed.)
 - Follow the prompts on the terminal's screen and enter the PIN.
 - The terminal will display the purchase amount.
 - When your transaction is complete, you will be prompted to remove your card. At restaurants, a portable chip terminal may be brought to your table.

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