



# Frequently Asked Questions

## Chip Card for U.S. Commercial Card

Below are some frequently asked questions to help you understand the chip card benefits and usage, as well as, chip card program management.

### General

QUESTIONS	ANSWERS
1. What is a chip card?*	<p>The chip cards contain a small embedded microchip that has the capacity to store information in a secure manner. When making a purchase with a chip reader, or a cash withdrawal at an ATM (if chip-enabled), the chip is used to authorize and complete the transaction.</p> <p>Today, chip technology is prevalent outside of the U.S. and used in over 130 countries around the world. Merchants in the U.S. are expected to increasingly convert to chip reader for purchases during the course of 2015 and forward.</p> <p>Please note that all of these terms can refer to a chip card:</p> <ul style="list-style-type: none"><li>• EMV</li><li>• Chip &amp; PIN/signature</li><li>• Chip-embedded card</li><li>• Chip technology</li><li>• Chip-enabled card</li><li>• Smart card</li></ul> <p>Chip card readers can also be referred to as chip terminals, chip-enabled terminals etc.</p>
2. What are the benefits of a chip card?*	<p>Cardholders will enjoy greater acceptance when using their chip card, particularly if they are making purchases outside of the U.S.</p> <p>A chip transaction adds another layer of security to cards by requiring the chip to produce dynamic data (a unique code) for every chip transaction — further protecting the card from unauthorized use. This process makes chip card information more difficult to steal and therefore makes your chip card more difficult to counterfeit.</p>
3. Does a chip card have a magnetic stripe?	<p>Yes, each card also has a magnetic stripe in order to complete transactions at merchants that have a traditional (non-chip) reader.</p>



\* Source: EVMco, A Guide to EMV Chip Technology, V2.0 November 2014

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4. Does a chip card have contactless functionality?	No, this is a contact-only card. Cardholders will not be able to “tap” to make a purchase. Examples of contactless technology: PayPass, NFC, RFID, Apple Pay, Visa Blink.
5. Will chip cards prevent the use of card information in a third-party data breach?	No, chip technology does not fully prevent use of information in a data breach. Chip cards are still susceptible to some fraud techniques.

### Chip Card Usage

QUESTIONS	ANSWERS
6. What will the cardholder experience during conversion to a chip card?	<p>Cardholders can continue to use their existing magnetic stripe card until they receive their new chip card.</p> <p>Important information about card receipt, activation, and setting a PIN will be communicated to cardholders prior to their receipt of a new chip card. Additional information regarding benefits and card usage will be included in the materials enclosed with the new card.</p> <p>The new chip card will likely have the same account number and will have a new extended expiration date. After receiving their card, the cardholder should call to activate and set a PIN. After activation, the cardholder will need to destroy their magnetic stripe card and begin using the chip card. If the card is used for recurring payments, the new expiration date will need to be updated in their systems. More information about card usage and PIN management is provided below.</p>
7. Is there any difference among chip card types: commercial card, consumer card, or another provider’s chip card?	<p>Yes, various chip cards can work in different ways, particularly depending on the issuing country and the merchant. This can result in varying experiences for cardholders.</p> <p>It’s important for cardholders to understand how their commercial card will work. They can reference this FAQ, as well as read the chip card benefits and usage guide that will come enclosed with their new chip card.</p>



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<p>8. Will cardholders be asked to sign a receipt or enter a PIN with the new chip card?</p>	<p>Cardholders should always follow the prompts on the terminal when making a purchase. They may be prompted for either a signature or a PIN, following these scenarios:</p> <ul style="list-style-type: none"><li>• Scenario 1 - Merchant that has a traditional (non-chip) reader: The transaction will be completed with the magnetic stripe on the card. The merchant will swipe the card, and the cardholder will complete the transaction with a signature. This currently applies to the majority of U.S. merchants. As more merchants begin to add chip readers, this may change.</li><li>• Scenario 2 - Merchant that has a chip reader and an attendant is present: The cardholder will insert the card into the chip reader, and the attendant will likely ask them to sign a receipt to complete the transaction.</li><li>• Scenario 3 - Self-service (unattended) chip readers (such as a train ticket vending machine): The cardholder will insert the card into the chip reader, and they may be prompted to enter their PIN into the keypad to complete the transaction.</li><li>• Scenario 4 - Internet or over-the-phone (card not present) transactions work as they do today. The cardholder will not enter their PIN, nor will they sign.</li></ul>
<p>9. How will a cardholder pay using their chip card with a chip reader?</p>	<p>Instead of swiping the card at the merchant card reader, the cardholder will insert the card into the chip reader, and the attendant will likely ask them to sign a receipt to complete the transaction.</p>
<p>10. What are some helpful tips for purchases using a newly-received chip card?</p>	<p>After the card is activated and the PIN is set, cardholders will still need to make a few chip purchases at a chip reader that is connected to other systems (i.e. online) in order to sync the PIN to the card for future purchases that will require the PIN. In order to do this, we recommend cardholders complete their first two chip transactions where an attendant is available, as these chip readers typically have the needed connectivity.</p> <p>If a cardholder chooses to go to a self-service terminal for a first chip transaction (i.e. PIN has not been synced yet, as recommended above), they may be prompted to enter their PIN several times. There is a current mandate from the Networks to move these locations to “no Card Verification Method” minimizing negative experience.</p> <p>Cardholders are encouraged to program the phone number on the back of their chip card into their mobile device so that it is immediately available in an emergency. As always, any time a card does not work, cardholders can call the number on the back of their card.</p>



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11. What does a cardholder need to do if they lose their card?	<p>If a cardholder loses their chip card, they will need to report it as lost or stolen by calling the telephone number on the back of their card. A replacement chip card with a new account number will be issued. The cardholder must call to activate and set/confirm their PIN once the new card is received.</p> <p>Cardholders are encouraged to program the phone number on the back of their chip card into their mobile device so that it is immediately available if lost or stolen.</p>

## PIN Management

QUESTIONS	ANSWERS
12. How do cardholders set their PIN?	<p>Cardholders will be asked to set a PIN when they call to activate their new chip card. They should listen carefully to the automated telephone prompts to ensure that they have set their PIN before ending the call.</p>
13. What should a cardholder do if they have trouble setting their PIN?	<p>Cardholders should call the number on the back of their card if they have trouble setting their PIN. The customer service representative will activate the card and then transfer the cardholder to the automated system to set their PIN.</p> <p>If the cardholder is unable to answer their security questions to validate their identity, they will be advised to call their program administrator for assistance.</p>
14. What if a cardholder forgets their PIN, or needs to reset their PIN?	<p>Cardholders can reset or confirm their PIN by calling the number on the back of the card and following the prompts.</p> <p>After resetting their PIN, if a cardholder is trying to use their card for the first time at a chip reader, they may need to enter their PIN multiple times in order for the readers to recognize their PIN. They should always follow the prompts on the readers when using their card.</p>
15. If cardholders have cash access on their existing commercial card, do they need to create a new PIN for the chip card?	<p>If your organization has authorized cardholders to access cash using their existing commercial card, the PIN is automatically transferred to the new chip card. Cardholders can re-confirm the PIN in the automated system when they activate the chip card. If they select a new PIN for the chip card, the new PIN will also become the PIN for purchases with a chip reader.</p> <p>Note: All cardholders will only have one PIN to use, whether it is to complete purchases at a chip readers or withdrawing cash at an ATM.</p>



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## Card Program Management

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16. When converting to a chip card program, will cardholders keep their current account numbers?	Yes, cardholders will keep their account numbers, and card usage will not be disrupted. Any exceptions to this will be discussed with your relationship team.
17. When converting to a chip card program, will cardholders receive new expiration dates?	<p>Yes, cardholder expiration dates will likely change during your conversion to chip cards. To follow are two scenarios where this may occur:</p> <ul style="list-style-type: none"><li>• If a cardholder is receiving a new chip card at the time of their original expiration date, the new chip card will have the extended/new expiration date.</li><li>• If a cardholder is receiving a new chip card before their original expiration date, they will likely receive an extension of their expiration date to minimize impact (e.g. avoid the cardholder having to receive multiple cards in a short timeframe).</li></ul> <p>Any exceptions to this will be discussed with your relationship team.</p> <p>Note: If the card is used for recurring payments, new expiration date information will need to be updated in any relevant systems.</p>
18. What should the program administrator expect during conversion or onboarding to a chip card program?	Your relationship team will have detailed discussions and planning meetings with you regarding set-up and issuing chip cards for your program. Please, do not hesitate to reach out to your relationship team with any questions that you may have.
19. What happens to fraud on my program after the October 2015 liability shift?	There is no impact to you and your program after the October 2015 liability shift. The shift occurs between merchants and issuers. The party (merchant or issuer) without chip technology bears the risk for a counterfeit transaction.
20. Is there a cost for conversion to chip cards?	There is no additional cost to your organization for issuing chip cards in lieu of magnetic stripe cards. There are also no additional cardholder fees.



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