

## Chip & PIN Quick Reference Guide For U.S.-based cardholders who travel abroad only

### Frequently Asked Questions

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- 1. Is there a fee for Chip & PIN cards?** No. There is no charge for Chip & PIN cards for U.S.-based cardholders who travel internationally.
- 2. Are custom plastic & logos offered on Chip & PIN cards?** No. Currently custom plastics and hot stamp logos are not offered with our Chip & PIN cards, but we have plans to offer this capability in 2012
- 3. Are Chip & PIN capabilities offered on Executive Cards?** Yes.
- 4. What is the process to mail out Chip & PIN cards and PIN mailers?** For all Chip & PIN cards, PIN mailers will be sent out three days prior to the card.
  - Shipping options
    - Bulk ship (5 to 7 days)
    - Fed Ex (5 to 7 days)
    - Normal delivery (up to 10 days) – Card is held at vendor for three days to allow time for the mailer to get in the U.S. Mail stream
    - Note: FAST card requests and RUSH PIN capabilities (e.g. overnight shipping) are not currently available with Chip & PIN cards
- 5. Do Chip & PIN cards have magnetic stripes on the back of the cards?** Yes. Our Chip & PIN cards also have a magnetic stripe on the back of the card, so cards can be used both in the U.S. and around the globe.
- 6. If I have a magnetic stripe card with a PIN for cash access, will that PIN work with my Chip & PIN card?** Yes, if an existing magnetic stripe card has a PIN for cash access that PIN will remain with the new Chip & PIN account as long as the same account number is utilized. A PIN mailer will be mailed out as a reminder. **If you do not allow cash access, having a PIN will not enable your cardholders to gain access to cash.**
- 7. What happens if a cardholder forgets their PIN?** A cardholder can call customer service to request a printed PIN mailer be mailed out.
  - If a cardholder forgets their PIN and keys in the wrong number four (4) consecutive times, the Chip & PIN portion of their card will be disabled and no longer work. Customer service does not have the ability to reset PINs. The magnetic stripe will not be impacted, so the cardholder can continue to use the card. The cardholder will need to contact customer service for instructions on re-enabling the chip portion of their card.

**Ensure cardholders review the Chip & PIN brochure that will be mailed out with their cards. This brochure highlights how the PIN works and the differences between a PIN for a Chip & PIN card and a magnetic stripe PIN.**
- 8. What if a cardholder loses or has their Chip & PIN card stolen?** If a Chip & PIN card is lost or stolen, a new card can be produced same day if notified before 3 p.m. Eastern, Monday through Thursday; if notified on Friday through Sunday, the card will be produced the following Monday. Replacement cards cannot be shipped overnight outside of the U.S. due to delays that are outside of our control, i.e.

customs, weather, etc. Cardholders outside of the U.S., Canada and Mexico can expect to receive their replacement card in 3 to 5 business days.

- Note: If a cardholder loses their card while traveling outside of the U.S., they should contact customer service and arrange plans for the remainder of their trip.

## How to Request Chip & PIN cards

### Reissuing Chip & PIN cards to existing magnetic stripe cardholders

**\*Remember only cardholders who travel outside the U.S. need Chip & PIN cards.**

1. Review the list of Cardholders (CHs) sent to you by your Card Account Manager (CAM) and validate that this list is correct, or provide a list of your CHs that will need a Chip & PIN-enabled card.
  - Note: The list your CAM provided includes all of your cardholders who had foreign transactions on their account from February 2011 to September 2011. This list is intended only to assist you and help provide direction in determining which of your CHs need a Chip & PIN card.
2. Return the final CH list to your CAM. Your CAM will submit the list of CHs and begin the process of issuing Chip & PIN cards.
3. If new card account numbers are set up, key considerations include:
  - Ensure new card account numbers are set up in all GL and reporting systems
  - Travel profiles are updated with new card account number
  - Any auto-payments are updated with new account number
4. Additionally, if new card account numbers are set up, you will want to work with your Company Level Support partner to close out old cards within 30 days of receiving the new Chip & PIN cards.
5. For cardholders whose Chip & PIN card account number doesn't change from their magnetic stripe card, once they have their new Chip & PIN card in hand, they should destroy their magnetic stripe card. It cannot be closed systemically as the account numbers are the same.

### Requesting a new Chip & PIN card

- See below for how to request a new Chip & PIN card in Works®.
- If you don't use Works, work with your Company Level Support contact to request new cards. Cards will be distributed in a business-as-usual process. New Chip & PIN cards cannot be requested through Visa Information Management, Smart Data Online or SDG2.

### How to request a Chip & PIN card from Works

1. Go to the Create menu, and click on "Card Request."
2. The Card Request process for a Chip & PIN card adds only one (1) new step to the current request process for a traditional magnetic stripe card.
  - PAs must select a Plastic Type for Chip & PIN cards to ensure that the Plastic Type assigned has an appropriate Chip & PIN ID.

**NOTE:** The "Plastic Type" must be configured in Works by a bank user before it is available for selection in the Card Request process.

Update Request Details

Selected card requests should be  submitted  saved as drafts

Card Basics

Default Emboss 1:  Notes:

Custom Emboss 1:

Default Emboss 2:

Custom Emboss 2:

Card name:

# of cards:

Request PIN:

Activation Number:

Employee ID:

Accounting Code:

Card Controls

Billing account:

Profile Choice:

Choose Profile:

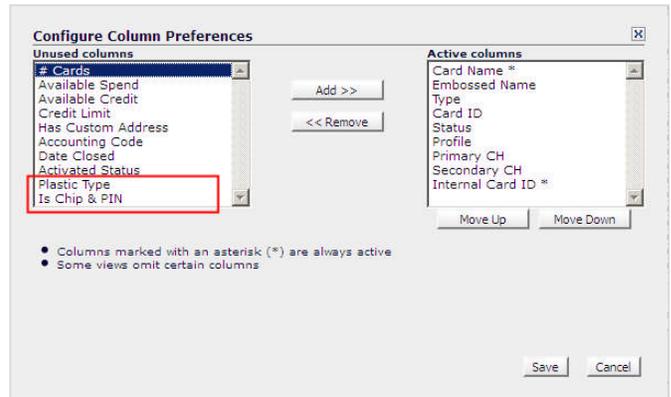
Plastic type:

OK Cancel

Works Users cannot convert an existing magnetic stripe card to a Chip & PIN card currently within the system – these requests must be worked through your assigned Bank Card Representative. Also, reporting and card queues will identify Chip & PIN cards only if they originated in Works.

## How to view Chip & PIN cards in Works

1. Go to Administration, click on Card Programs and then the “Cards” Table.
2. Program Administrator (PA) can add two (2) new columns to the “Table” view of Cards for the Company’s Billing Account flagged for Chip & PIN use by using the existing “Columns” button.
3. PA will then select columns titled “Plastic Type” and “Is Chip & PIN” to view Chip & PIN cards



4. New Chip & PIN columns added to CARDS table view:

**NOTE:** In Works, the “Plastic Type” selection will drive whether or not a specific individual card uses Chip & PIN, given that the Billing Account is Chip & PIN enabled.

Card Name	Embossed Name	Plastic Type	Is Chip & PIN
Angie Graham	ANGIE GRAHAM	MC EXECUTIVE CORPORATE CARD	No
CP006 Tester	CP006 TESTER		No
CP188tester001-ET51G510	CP188-001 TESTER	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
CP188tester002-GT51G502	CP188-001 TESTER	MC BAC CORPORATE TRAVEL CARD (C&P)	Yes
curt beckmeier_chip_and_pin_5102	CURT BECKMEIER	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
EJG240 Automation	EJG240 AUTOMATION		No
ILWRrecourse User	ILWRRECOURSE USER	IL w/ Recourse PT	No
matt parker	MATT PARKER	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
matt parker	MATT PARKER	MC BAC CORPORATE TRAVEL CARD (C&P)	Yes
matt parker	MATT PARKER	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
matt parker	MATT PARKER	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
matt parker	MATT PARKER SPA REQ	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
MATT PARKER	MATT PARKER		No
MATT PARKER ILWR	MATT PARKER ILWR		No
matt parker_JAN27_1	MATT PARKER	MC EXECUTIVE TRAVEL CARD (C&P)	Yes
matt parker_Jan27_2	MATT PARKER	MC BAC CORPORATE TRAVEL CARD (C&P)	Yes
matt parker_MC_BAC_CCP_0304	MATT PARKER	MC BAC CORPORATE TRAVEL CARD (C&P)	Yes

5. The “Plastic Type” field has now also been added to the “General” tab on the DETAILS view of a Card.

## Future functionality in Works

In the near future, Works will be enhanced to allow the following:

- Existing magnetic stripe cards converted to Chip & PIN cards outside of Works will be identified and updated to Chip & PIN status in Works.
- Works will be able to update and replace magnetic stripe cards to Chip & PIN cards.