A chip card or “smart card” is a credit card that has a microchip embedded on the front of the plastic. The chip is encrypted and provides stronger security and protection against fraud. A chip card also has a magnetic stripe on the back of the card.

Q. WHY DID YOU SEND ME A NEW CHIP CARD?
A. Although magnetic stripe cards continue to be the most common type of card in the United States, many other countries, especially in Europe, are switching to chip cards. Replacing your magnetic stripe card with a chip card is one way we can help simplify your purchase experience when you’re traveling outside the United States.

Q. WHAT ARE THE BENEFITS OF MY NEW CHIP CARD?
A. The embedded microchip makes the card extremely difficult to copy, which enhances security if it is lost or stolen and makes a card more difficult to counterfeit. Chip cards securely store information and process data safely and efficiently.

Q. WHAT DOES A CHIP CARD LOOK LIKE?
A. Many features of a chip 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. Around the world, chip technology has been used for many years to help protect cardholders from fraudulent activity. Today, the United States has very few chip-enabled terminals. Merchants in the U.S. are beginning to introduce chip terminals and over time chip-enabled merchant terminals will become more prevalent across the country.

Q. ARE THERE ANY ADDITIONAL FEES ON CHIP CARDS?
A. No additional fees apply to your new chip card.

Q. ARE CHIP CARDS SAFER TO USE THAN MAGNETIC STRIPE CARDS?
A. Chip cards provide a higher level of security than magnetic stripe cards because the encrypted chip uses measures that create a complex level of security making a chip card difficult to copy or counterfeit.

Q. IS PNC DISCONTINUING MAGNETIC STRIPES ON CARDS?
A. The magnetic stripe will continue to be on the back of your Chip card so that your transactions can continue to be processed as signature transactions at merchant locations not yet equipped with new chip payment technology.

Q. CAN I STILL USE MY CHIP CARD AT AN ATM?
A. Yes. You can continue to use your existing PIN for ATM transactions if your company permits cash access.

Q. IS THIS CHIP CARD THE SAME AS A CHIP-AND-PIN CARD?
A. All chip cards have an embedded microchip which makes the chip extremely difficult to copy. The chip enhances security if a card is lost or stolen. Chip cards securely store information and process data safely and efficiently. This chip card does not require you to remember a PIN number to successfully process your chip card transactions.

PNC does offer chip-and-PIN cards. If you believe you need a chip-and-PIN card, contact your program administrator.

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CHIP CARDS: TRAVELING INTERNATIONALLY

Q. NOW THAT I HAVE A CHIP CARD, SHOULD I CONTINUE TO NOTIFY YOU BEFORE I TRAVEL INTERNATIONALLY?

A. Yes, advance notification for international travel will help to ensure legitimate purchases are approved using your chip card.

USING YOUR CHIP CARD

Q. WHEN I MAKE A PURCHASE USING A CHIP CARD, HOW IS THAT DIFFERENT FROM USING MY EXISTING MAGNETIC STRIPE CARD?

A. When you make a purchase using your chip card at a merchant not equipped to process chip transactions, you will use your chip card the same way you currently use your magnetic stripe card. When you make a purchase at a chip-enabled terminal using your chip card, you will insert your card into the chip reader and follow the prompts on the screen to complete the transaction.

Q. HOW DO I MAKE A CHIP 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.

When your transaction is complete, you will be prompted by the terminal to remove your card.

Note: Your signature may not be required for transactions below a certain amount.

Q. DO CHIPS CARDS GET DAMAGED?

A. Your chip card is just as durable as your previous magnetic stripe card. Just as magnetic stripe cards get damaged with use and wear, your chip card may get damaged over time. If your chip card is not working properly contact the customer service number on the back of your card or your program administrator for a replacement card.

PNC’s cardholder customer service is available to assist with your card related questions 24 hours a day, 7 days a week. The phone number for customer service is 1-800-685-4039 for calls made within the U.S. For calls from outside the U.S. the phone number is 1-706-644-3224. These phone numbers are also listed on the back of your PNC card.