

# Start using your new card with **ENHANCED SECURITY** today.



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Source: EVMco, A Guide to EMV Chip Technology, V 2.0 November 2014; EMVCo.com, smartcardalliance.org and emv-connection.com

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## **NEW CARD.** Embedded Chip. Enhanced Security.



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Start using your new card  
with enhanced security today



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Your new card with an embedded chip gives you the same benefits, plus an enhanced layer of security when used at a chip card reader. As more merchants start to use chip card readers, you can use your card in the U.S. and abroad with even more confidence. At merchants that do not have chip card readers, you can still swipe your card.



## ADDED SECURITY

A chip transaction requires the chip to produce a single-use code to validate the transaction – further protecting cards from unauthorized use.



## WIDER ACCEPTANCE

Europe, Asia, Canada, Mexico and South America have already embraced chip technology – so your card will be easier to use outside the U.S.

## Activate Your Card and Set Your PIN

- Please call the number on the activation label and follow the prompts to activate your card and set your PIN.
- If you already have a PIN for your existing SmartPay® Card (same 16-digit account number), this will be the same PIN for your chip card. You do not need to create a new PIN.
- Call the number on the back of your card if you have any questions about your SmartPay® Card or to reset your PIN.

## To use your card at a **CHIP READER**, simply:



1 Insert your card with the chip facing up. Keep in mind that not all chip readers look the same.



2 Keep it in the card reader, and follow the prompts on the screen to complete your purchase.



3 If a signature is required, just sign, and always remember to take your card when you're done.

If a U.S. merchant hasn't switched to a new chip card reader, don't worry. Your card will still have the magnetic stripe for use at traditional readers.

For online and phone purchases, you can still make purchases the same way you do today.

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You will continue to sign for most purchases at U.S. and international chip readers. You may only be prompted to enter your PIN for purchases at self-service locations, e.g., train ticketing kiosks, fuel pumps, etc. Please keep in mind that entering your PIN at the point of sale has the same effect as signing a receipt and indicates your authorization of the transaction. If you have an issue making a purchase with your PIN, please try your PIN multiple times or find an attendant to help you complete the purchase.