

About Chip-Enabled Cards

QUESTIONS	ANSWERS
1. What is a chip-enabled card?	A chip-enabled card contains an embedded microchip and has the capacity to store information. If the card is lost or stolen, the inclusion of a chip makes the card difficult to counterfeit.
2. Is the card enabled with chip and signature or chip and PIN functionality?	Both. The J.P. Morgan SmartPay® Card is enabled with chip and signature and PIN functionality. This means that depending on how the merchant is set up, you will either complete the transaction with a PIN or signature. The card will also work with unmanned terminals where a PIN may be required, such as train ticket vending machines and gas pumps. While U.S. merchants are expected to migrate to chip-enabled terminals beginning in 2015, you may encounter merchant terminals that still require use of the magnetic-stripe. J.P. Morgan SmartPay® cards will also have a magnetic-stripe providing acceptance both domestically and internationally.
3. Are chip cards more secure than magnetic-stripe cards?	Chip cards provide increased security because the technology in the chip makes it difficult for criminals to copy or counterfeit. 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.

Using the Chip-Enabled Card

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4. How do I activate my chip card and select a PIN?	<ul style="list-style-type: none"> • Call the number on the activation label affixed to the card (or the toll-free number on the back of the card if the label was removed) and follow the prompts to activate the card and set your PIN. • If you already have a PIN, because your card was previously used for travel or cash-advance, and your chip card is the same account number as your magnetic-stripe only card then your PIN number remains the same as the one used for your SmartPay® magnetic-stripe card. If your chip card has a different account number from your magnetic-stripe card, then you will need to set a PIN for your chip card. • If you do not recall your PIN, you can reset it during the activation call. • After activating, sign the back of your new chip card. • Destroy the old card at your earliest convenience. • If your chip card is a vehicle-assigned fleet card (meaning the card is not embossed with your name), please check with your A/OPC or fleet manager who should have more information on the card's activation and PIN process in place for your agency.
5. When will I receive my chip card?	<ul style="list-style-type: none"> • When your current magnetic stripe card expires, your new replacement card will be a chip card.

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6. The card I use is issued to a department or a vehicle, not directly to me. How do I know my PIN?	<ul style="list-style-type: none"> • Please check with your A/OPC or fleet manager who should be able to assist with PIN information.
7. How do chip cards work differently than my current magnetic-stripe card?	<ul style="list-style-type: none"> • If the chip card is used in a chip-enabled terminal, you will insert the card into a slot (typically at the base of the merchant's point-of-sale terminal) and leave the card in the terminal until the transaction is complete. Depending on the terminal configuration, you may be prompted to enter your PIN or to sign for the transaction. After the transaction is complete, you will remove the chip card from the terminal. • In some chip-enabled or magnetic-stripe terminals, you may not be prompted for either PIN or signature. These are usually low-value payments, such as fast food restaurants, convenience stores, and some big box retailers and grocery stores. In these situations, the chip card operates the same as the magnetic-stripe card. • For unattended terminals and kiosks, especially overseas, chip cards will be entered into a chip-reader slot, and cardholders may be prompted for a PIN. • 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.
8. What happens if my chip card doesn't work?	<ul style="list-style-type: none"> • We do not anticipate any issues when you present your chip card for travel or purchases. • Be sure that you leave the chip card inserted into a chip-enabled terminal until the transaction completes. Removing the card prior to completion will cause the transaction to timeout and not be approved. • Your chip card should also continue to work in magnetic-stripe only terminals, just as they do today. Use the card swipe reader. • If you still have problems with your card, contact cardholder customer service (toll-free number on the back of your card), and report the issue. They can help you identify what may be causing the problem, and replace the card, if required.
9. Will I be asked to enter a PIN or sign a receipt with my new chip-enabled card?	<ul style="list-style-type: none"> • If the chip card is used in a chip-enabled terminal, you will insert the card into a slot (typically at the base of the merchant's point-of-sale terminal). Depending on the terminal configuration, you may be prompted to enter your PIN or to sign for the transaction. After the transaction is complete, you will remove the chip card from the terminal. • Until all merchants have fully updated their point-of-sale devices to be chip-enabled, you may find that when using the card in the US, the majority of transactions will be completed with the magnetic-stripe. • When using the card outside the US, the merchant may have a chip-enabled terminal. After inserting the card, you will either be prompted to enter the PIN or sign the receipt.

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10. I tried to swipe my card at a terminal and it prompted me to insert card?	<ul style="list-style-type: none"> • When using the card at an unmanned terminal outside the US, such as a train ticket vending machine or a gas pump, you may be prompted to enter the PIN to complete the transaction. • In some chip-enabled or magnetic-stripe terminals, you may not be prompted for either PIN or signature. These are usually low-value payments, such as fast food restaurants, convenience stores, and some big box retailers and grocery stores. • You will not be prompted for your PIN to complete an online or phone transaction. In fact, you should never disclose your PIN online or by phone to anyone. You may be asked for the three-digit Cardholder Verification Value which appears in the signature panel on the back of your card when completing phone or online purchases. • 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.
11. What happens if a merchant doesn't have a chip-enabled reader?	Chip cards also have a magnetic-stripe on the back and can be swiped for purchases at merchants that do not have a chip enabled terminal.
12. The merchant terminal didn't prompt me for PIN or signature, why is that?	Depending on the merchant terminal capabilities, you will sign or enter your PIN. Some merchants participate in Visa's Easy Payment Service (EPS) or MasterCard's Quick Payment Service (QPS), where transactions below a certain amount do not require signature or PIN. Your chip card is used the same as your previous magnetic-stripe card at these merchants and no signature or PIN required.
13. We make a lot of purchases online. How will the chip be read and PIN entered for online transactions?	Online and phone purchases will be managed the same as they are with your magnetic-stripe card. Card numbers are either keyed (online) or provided verbally (phone). The chip on the card and the PIN are not involved in online or phone transactions. You should never disclose your PIN online or by phone to anyone. You may be asked for the three-digit Cardholder Verification Value which appears in the signature panel on the back of your card when completing phone or online purchases.

PIN Management

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14. How do I set my PIN?	You will be given the option to set a PIN when you call to activate your new chip-enabled card. If you have and know the PIN for your magnetic-stripe only card (same 16 digit account number as the new chip card) you can continue to use that PIN with your new chip card,

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	and you do not need to set a new PIN.
15. When I called to activate my card and set my PIN, the system prompted me for security identifiers? What are those?	For most cardholders, the security identifiers are the last 4-digits of your social security number and your date of birth (MMDDYY). If you are unsure, please contact your A/OPC or agency contact. If you experience difficulty with the identifiers, you can follow the prompts to speak with a customer service representative who may be able to help you.
16. If I have cash access on my SmartPay® card, can I choose the same PIN for their new chip-enabled card?	SmartPay® cards which previously allowed cash/ATM access will keep the same PIN as long as the magnetic-stripe only card and the chip card have the same account number. If the chip card is a different account number from the magnetic-stripe only card it is replacing then you will have to set a PIN.
17. How do I reset my PIN?	You can reset the PIN by calling the number on the back of the card and following the instructions on the menu. You should follow the prompts on the card terminal when using the card following a PIN reset. For chip cards, the new PIN is effective immediately. The PIN may not be immediately recognized by chip enabled terminals. In these cases, you may be asked to re-enter the PIN several times to authenticate the purchase.
18. If I have a declining balance or integrated card, how will I set and use my PIN?	For cards issued to an individual, you will set your PIN upon activation, or if the card has the same account number, an existing PIN can still be used.