

## general **questions**

**Q: What is a MasterCard with Chip?**

**A:** A MasterCard with Chip is a credit card that contains an embedded EMV microChip on the front of the card. The Chip “encrypts” your personal and purchase information into a unique code that makes card replication and fraud more difficult when used at a Chip enabled terminal.

**Q: Where is the Chip on my card?**

**A:** If you look closely at your card, the Chip is located in the upper left. The Chip is the slightly raised square about the size of your thumb nail.

**Q: What is the difference between a “Chip Card” an “EMV Card” or “EMV Chip”?**

**A:** These are all just different terms for the same technology. The technology used in these credit cards is commonly known as EMV enabled, which stands for Europay, MasterCard and Visa, the 3 organizations that uphold the Chip technology. These cards are a global standard for processing credit and debit card payments. Various credit card companies may refer to Chip Cards slightly differently, but they all function the same way.

**Q: Why am I getting a new card if my current card is still active?**

**A:** As part of an industry wide initiative, Citi is converting many of their card products to the EMV Chip card. The Chip “encrypts” cardmember and purchase information into a unique code that is difficult to duplicate when used at a Chip enabled` terminal. The EMV Chip has been around for more than a decade and is global standard for credit cards.

**Q: Does the Chip-based card cost me anything extra?**

**A:** No, there is not a fee associated with the EMV Chip.

**Q: Do all Citi Cards come with Chip Technology?**

**A:** As part of an industry initiative in the U.S., we are in the process of converting our card products to Chip technology to help counter fraud. Don't worry; your card will continue to have a magnetic strip for use where Chip enabled terminals are not yet available.

**Q: Can I convert my current Private Label card to a card with a Chip?**

**A:** Our Private Label products are not being converted to a Chip card.

## using the **MasterCard with Chip**

**Q: How do I use the card with Chip?**

**A:** It's easy. For retailers who have Chip enabled terminals simply insert your Card with Chip and sign to authorize the transaction. For merchants who don't have Chip terminals swipe and sign your name as usual. For phone or online transactions, nothing changes. Simply provide your credit card number and complete your online transaction as you do today.

**Q: How do I use my MasterCard with Chip at a retailer with a Chip terminal?**

**A:** Simply insert your card in the Chip enabled terminal, and sign the receipt.

**Q: How do I know if a retailers' terminal is Chip enabled?**

**A:** Most terminals have instructions on them to either swipe or 'dip' the card. You just insert or swipe your card and sign as usual.

**Q: If I am purchasing online or placing an order by telephone, what should I do?**

**A:** For phone or online transactions, nothing changes from what you do today. Simply provide your credit card number, expiration date and security code on the back of the card, as you normally do.

**Q: Will my 3 digit security code on the back of my card change when you issue me a MasterCard with Chip?**

**A:** Yes, the 3 digit number will change when you receive your new MasterCard® with Chip.

**Q: Can I still use my MasterCard with Chip at merchants that don't have a Chip enabled terminal yet?**

**A:** Yes. Merchants in the U.S. are just beginning to move to Chip enabled terminals, but your card still has its magnetic strip and will work the same, whether the U.S. retailer has a Chip enabled terminal or not.

**Q: Does the magnetic-stripe on this Chip-based card still work?**

**A:** Absolutely! Your card also has the traditional magnetic-stripe and you can swipe and sign your name as usual. For phone or online transactions, nothing changes. Simply provide your credit card number and complete your online transaction as you do today.

**Q: Can this card be used at PayPass readers?**

**A:** No, this is not a tap and go card. These cards are not compatible with PayPass terminals.

## questions about **Chip card security**

**Q: Should I be worried that my personal information may be vulnerable if my card gets lost or stolen?**

**A:** The Chip on the front of your card encrypts information into a unique code making it very difficult to copy, because of this, the Chip provides enhanced fraud protection when used at a Chip enabled terminal. If your card is lost or stolen, you should still call the number on the back of your credit card to let us know immediately so we can cancel the card and issue a new one.

**Q: How will Citi use the stored Chip data?**

**A:** The Chip stores the same information as the magnetic stripe with some differences to identify the purchase origination and authorization success for Chip-based transactions.

**Q: Is it safe to insert my card into an ATM/Debit machine to obtain cash?**

**A:** Yes, you can use your Chip card for cash just as you normally do today. The ATM will accept the card and ask for your "cash advance" PIN. Using an ATM will not damage the Chip.

**Q: If the card gets wet, will it destroy the Chip?**

**A:** No but we recommend you try to keep your card in a secure place.

**Q: If I lose my card, can I get a replacement with the Chip?**

**A:** Yes, we can replace your Chip-based card within 7-10 business days.

**Q: How do I destroy my MasterCard with Chip?**

**A:** We advise that you cut through the magnetic-stripe, the Chip, and across the embossed card numbers on the front.