

Card Services: Chip and PIN

FREQUENTLY ASKED QUESTIONS

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Chip and PIN: What is it?

What is a Chip and PIN credit card?

A Chip and PIN card is a credit card that includes microchip technology, and a personal identification number (PIN) to securely verify a cardholder during a transaction. The embedded microchip is encrypted, and the cardholder must enter his/her PIN for each transaction to be approved if the transaction is processed through a chip payment terminal that requires a PIN.



The PIN will take the place of a signature at merchant locations that provide chip payment terminals requiring PIN's. A Chip and PIN card also has a magnetic stripe on the back of card so your transactions can continue to be processed as signature transactions at merchant locations that have not yet been equipped with new chip payment technology.

Why did you send me a new Chip and PIN card?

Although signature-based transactions continue to be the most common type of transaction in the United States, many other countries are switching to Chip and PIN cards. Upgrading your magnetic stripe card to the new Chip and PIN card technology is one way we can enhance your purchase experience.

What are the benefits of my new Chip and PIN card?

Chip and PIN credit cards enhance the purchasing experience when transacting with chip enabled merchants. Chip and PIN cards are commonly accepted at unattended kiosks such as train stations or gas pumps that will only accept a PIN to validate a transaction. Additionally, the embedded microchip in the card helps protect cardholders from fraudulent activity because the microchip is extremely difficult to copy. Further, the PIN validation requirement enhances security of the card if it is lost or stolen.

What does a Chip and PIN card look like?

Many features of a Chip and PIN 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. The three-digit security code is provided on the back of the card. The key difference is the silver colored embedded chip on the front left side of the card.

I've never heard of a chip terminal before. Is this something new?

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 in the United States.

Are there any additional fees on Chip and PIN cards?

No additional fees apply to your new Chip and PIN card.

Chip and PIN: Information about PINs

How will I know what my PIN is?

You will receive an automatically generated PIN in a separate mailing. It will be important to memorize the PIN for your chip card.

Will I always have to use a PIN when transacting with my new card?

Depending on the setup of the merchant that you are transacting with you may not be prompted for a PIN number with every transaction. Even merchants that have chip readers may not require a PIN. Simply follow the prompts on the screen of the terminal to complete your transaction.

What happens if I enter my PIN incorrectly?

If you enter your PIN incorrectly three times, your PIN will become blocked. This security measure is put in place to keep fraudsters from trying to guess your PIN should the chip card become lost or stolen.

If you remember your PIN after it has been blocked, you may contact customer service at 1-877-778-4762. Select '1' from the menu to be connected with an operator who will assist you in unblocking your PIN. You will be asked for your account number and assigned activation code which is the last 4 digits of your PSU ID number. Once your PIN is unblocked, you may then continue to use your card normally. If you do not remember your PIN, see the answers for "What

if I forgot my PIN while traveling?" (Continued on Page 2)

What if I forget my PIN while traveling?

If you do not remember your PIN number, contact customer service at 1-877-778-4762. The customer service representative will provide instructions on how to change your PIN using the automated menu. To access the automated menu, you will be prompted to enter your account number and assigned activation code, which is the last 4 digits of your PSU ID number. Complete the remaining prompts to select a new PIN for your Chip and PIN card.

The next time you use your card at a Chip and PIN terminal, you may receive an 'Invalid PIN' response up to 3 times. This process will sync your new PIN to the chip on the card. If you receive an 'Invalid PIN' response, continue to enter your newly selected PIN number at the prompt until your transaction processes. If your transaction is declined, or if you receive a 'Blocked PIN' response, you should contact customer service and select '0' from the menu to speak to an operator.

Can I use my Chip card for purchases on the Internet or for mail or telephone purchases?

Yes, you will use your chip card the same way you currently use your magnetic stripe card for internet, mail and telephone transactions. You will not need your PIN number for these types of transactions.

Chip and PIN: Traveling internationally, enhanced security

Now that I have a Chip and PIN card, should I continue to notify you before I travel internationally?

Yes, advance notification will help to ensure that legitimate purchases are approved.

How else should I prepare when travelling internationally?

Make sure to memorize your PIN prior to traveling. If you forget your PIN and would like to keep your existing PIN number contact customer service (1-877-778-4762) and select 0 from the menu to be connected with an operator who will assist you by resending your PIN number in the mail. It may take 5-7 business days for a new PIN to be mailed to you. If you need your PIN number immediately, contact customer service, and the representative will advise you on how to change your PIN number.

Are Chip and PIN cards safer to use than magnetic stripe cards?

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.

Is PNC discontinuing magnetic stripes on cards?

The magnetic stripe will continue to be on the back of your Chip and PIN card, so that your transactions can continue to be processed as signature transactions at merchant locations that have not yet been equipped with new chip payment technology.

Chip and PIN: How to use it

When I make a purchase using a Chip and PIN card, how is that different from using my existing magnetic stripe card?

When you make a purchase using your Chip and PIN card at a merchant that is not equipped to process chip transactions, you will use your chip card the same way you currently use your magnetic stripe card. You will not need your PIN number for these types of purchases. When you make a purchase at a chip-enabled terminal using your Chip and PIN card, you will insert your card into the chip reader and follow the prompts on the screen to complete the transaction.

Note: There could be merchants that have chip-enabled terminals that are not set up to prompt for a PIN and will still request a signature for a chip transaction.

How do I make a Chip and PIN card transaction?

1. 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.
2. Follow the prompts on the terminal's screen and enter the PIN.
3. When your transaction is complete, you will be prompted by the terminal to remove your card.

Do Chip cards get damaged?

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 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 1-877-778-4762 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. When calling the PNC cardholder customer service number, you will be asked to verify your assigned activation code which is the last 4 digits of your PSU ID number.