

## **Important Changes in our Travel Card Program**

We are pleased to announce that we are working with Chase and J.P. Morgan to introduce chip cards. During the third and fourth quarters of 2016, we will take steps to convert all cardholders to chip cards.

The new card will contain a small, embedded microchip, which will help improve the security and acceptance of the card in the U.S. and around the world\*. The card allows purchases at merchants with chip-enabled terminals, as well as merchants with traditional terminals. Depending on how the merchant is set up, a cardholder will be prompted to either sign a receipt or to enter a four-digit PIN to complete a transaction.

### **Once a new chip card is received:**

- Please read the materials enclosed with the card that reviews card benefits and usage. It is important to become familiar with how the card will work, as it will likely vary from other chip cards.
- Call the number on the activation label right away to activate the card and setup a PIN. The existing magnetic stripe card will deactivate immediately after activating the new card or after 30 days, whichever happens first.
- During the activation process, the cardholder will be prompted for security information. The automated system will ask for the 16-digit card number and the CVV (three digit code) on the back of the card to activate. In addition, the cardholder will need to enter your Access Code (usually the last four digits of your Social Security number) to create the PIN.
- Once the new card is activated, the old card should be destroyed.
- Begin using the new chip card for all approved business expenses. Keep in mind that entering the PIN at the point-of-sale has the same effect as signing a receipt and indicates authorization of the transaction.

### **Other important reminders:**

- When using the new chip card, insert the card with the chip side facing up and leave it in the terminal until the transaction is complete
- Don't forget to take the card out of the chip reader/ATM when finished

Please follow this link to access [Frequently Asked Questions \(FAQ\)](#) for details as well as answers to frequently asked questions about chip cards.

If you have any questions, please contact us at 313-577-8747, option 4, then 3.