Citi® Commercial Cards Chip and PIN Solution for U.S. Cardholders

Frequently Asked Questions

Introducing Chip and PIN

Chip and PIN is the next generation of payment card technology. Citi® is introducing Chip and PIN as another tool in its arsenal to combat potential fraud. Chip and PIN technology provides better protection against fraud, with the added security of a Personal Identification Number (PIN).

What is the difference between a traditional magnetic stripe card and a Chip and PIN card?

Chip and PIN cards feature an embedded microprocessor that improves security when you make purchases at Chip-activated terminals. Citi Chip and PIN cards will continue to have a magnetic stripe to allow for use at merchants who have not yet adopted Chip technology.

Why is Citi issuing Chip and PIN cards?

Chip technology is already used in other countries and is now coming to the U.S. Other regions adopted Chip technology and are actively using it already. In an effort to provide our cardholders with a globally consistent experience and to continue investing in the continued security of our accounts, Citi decided to migrate to Chip and PIN cards.

I've never heard of a Chip and PIN card before. Is this something new?

Although Chip and PIN cards are currently considered to be "uncommon" in the United States, they have been used in other parts of the world for many years. Merchants in the U.S. are expected to rapidly adopt Chip technology during the course of 2015 and 2016.

How does Chip technology protect my information?

Every time you use your card at a Chip-activated terminal, the embedded Chip generates a unique, one-time use code for each transaction. This makes it extremely difficult for the card to be copied or counterfeited.

What does Citi's U.S. Chip and PIN migration mean for me?

When making purchases at merchants who support Chip technology, you will be prompted to insert your card into the terminal and enter your confidential four-digit Personal Identification Number. Even if cash access is not permitted on your card, your PIN will be used to confirm your identity at most Chip-activated terminals. If a merchant does not support Chip technology, you will swipe your card and sign for your purchase, treating your card as a basic, magnetic stripe card.

Where can I use my Chip and PIN card? Will my Chip and PIN card work outside of the U.S.?

You can use your Chip and PIN card anywhere — at a Chip-activated terminal or at a magnetic stripe terminal. During the transition to Chip and PIN cards, you may swipe your card as your normally would and follow the prompts provided. If the terminal is Chip-activated, it will prompt you to insert the card into the terminal, rather than swipe it. In Europe and in other countries around the world, Chip cards are the norm.

If I had a magnetic stripe card before, will I retain the same account number for my new Chip and PIN card?

Yes, as part of this Chip and PIN migration, your account number will remain the same. However, please note that if you receive a replacement Chip and PIN card for a lost or stolen card, your account number will differ for security purposes.

Will my expiration date change when my magnetic stripe card is converted to my new Chip and PIN card?

Yes, the expiration date and the three-digit security code on the back of your card will change with the new Chip and PIN card. Please be sure to notify all merchants or vendors with whom you make recurring, pre-authorized payments.

Will my current magnetic stripe card work until my Chip and PIN card is received and activated?

Yes, you should continue to use your magnetic stripe card until your new Chip and PIN card arrives. Once you receive your new Chip and PIN card, it is imperative that you activate it as soon as possible in order to avoid service disruptions. If you do not activate the new Chip and PIN card within approximately 60 days of its issuance, your magnetic stripe card will be deactivated automatically. Please note that once you do activate your Chip and PIN card, your old magnetic stripe card will be automatically deactivated.

How do I activate my Chip and PIN card and select a PIN?

There are two steps you need to take:

Activate this card

1. Go to the URL or call the toll-free number provided on the activation sticker on the front of the card.

    Note: To activate this card you will be required to input your Verification ID. Your verification ID will be the last four digits of your Social Security Number, Employee ID, or other personal reference numbers instructed by your employer for verification. Ensure you have this information available prior to initiating the activation process.

2. Confirm receipt of your card by following the activation instructions on the call or on the website.

Choose your Personal Identification Number

3. You MUST also select a Personal Identification Number in order to use your card. Follow the voice-response prompts or online instructions for selecting a PIN.

4. Peel off the sticker, sign your card immediately, and begin using it. If your new card is replacing an old card, don't forget to destroy your old card.

What will happen to my existing magnetic stripe card?

It is imperative that you activate your new Chip and PIN card as soon as possible to avoid service disruptions. Once you activate your new Chip and PIN card, your magnetic stripe card will be deactivated. If you do not activate your new Chip and PIN card within approximately 60 days of its issuance, your magnetic stripe card will be deactivated.

Why do I need a PIN?

Your PIN will be used to confirm your identity at Chip-activated terminals that support PIN validation.

Does the PIN expire?

No, your PIN does not expire, however, you will be required to re-select a new PIN each time you receive a new Chip and PIN card (you may choose the same or a different PIN). This step is necessary to sync your PIN with the chip embedded within the card.

I already have a PIN for cash access. Will it carry over to my Chip and PIN card?

No, it will not be carried over. You will be required to select a new PIN each time you receive a new Chip and PIN card (you may choose the same or a different PIN). This step is necessary to sync your PIN with the chip embedded within the card. The PIN you select will then be used for purchases and cash transactions (if cash access is permitted on your card).

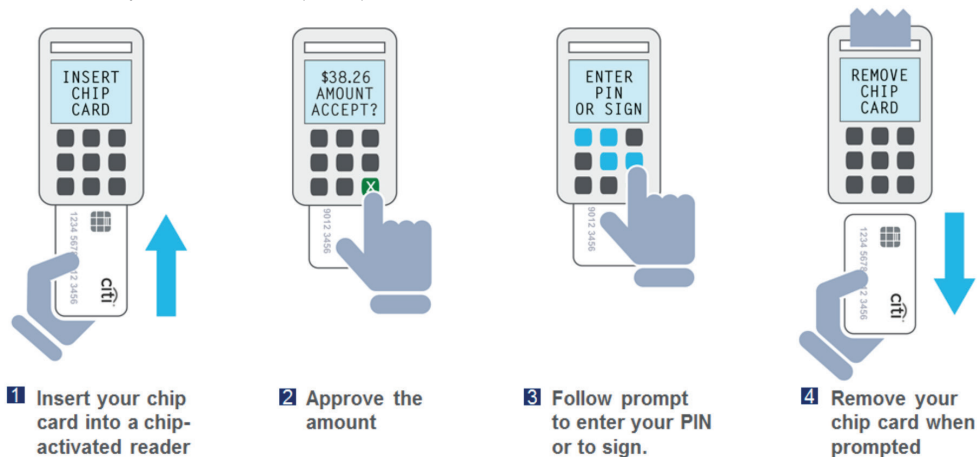**Once I select a PIN, can the card be used immediately?**

Yes, the card can be used immediately after it is activated and a PIN is selected.

How do I use my Chip and PIN card?

If you swipe your card at a merchant who supports Chip technology, a message will be displayed instructing you to insert your card into the terminal.

Follow these simple steps to complete your transaction:

1. Insert the Chip-end of your card into the terminal with the chip facing up (leave the card in the terminal until you are prompted to remove it).

2. Approve the amount.

3. Follow the prompts to enter your PIN or provide your signature.

4. Remove your card when prompted.

1 Insert your chip card into a chip-activated reader

2 Approve the amount

3 Follow prompt to enter your PIN or to sign.

4 Remove your chip card when prompted

I entered my PIN at a Chip-activated terminal but it was not accepted. What should I do?

Occasionally, you may be required to enter your PIN more than once at a Chip-activated terminal. This should only occur during the first transaction at a Chip-activated terminal after you have changed your PIN. If you are confident you are using the correct PIN, try again. If you're not sure, call the number on the back of your card and follow the voice prompts to reset your PIN.

What if the merchant does not support Chip technology?

If a merchant does not support Chip technology, you will swipe your card and sign for your purchase as you do with a magnetic stripe card.

Can I use my Chip and PIN card on the internet or for mail or telephone purchases?

Yes, you may use your Chip and PIN card on the internet or for mail/telephone purchases in the same way you used your magnetic stripe card.

Will I be required to give my PIN over the phone or on the Internet?

No, you should never disclose your PIN to anyone. Purchases made over the phone and on the Internet do not require a PIN.

What if I forget my PIN?

If you forget your PIN, simply call the number on the back of your card and follow the voice prompts to reset your PIN.

Note: Upon resetting your PIN, the next time you use your card at a Chip-activated terminal, you may be required to enter your new PIN more than once, before it is accepted. This step is necessary to sync your new PIN with the Chip embedded within your card.

How do I change my PIN?

If you want to change your PIN, call the number on the back and follow the voice prompts to reset your PIN.

Note: Upon resetting your PIN, the next time you use your card at a Chip-activated terminal, you may be required to enter your new PIN more than once, before it is accepted. This step is necessary to sync your new PIN with the Chip embedded within your card.

What if I enter an invalid PIN?

If you enter an invalid PIN, the terminal will display an error message. If you enter an invalid PIN multiple times, your PIN will be locked and your transaction will be declined. If this occurs, call the number on the back of your card and follow the voice prompts to reset your PIN.

What does a Chip-activated terminal look like?

Chip-activated terminals have all of the features you are used to seeing in a payment terminal, with the addition of a slot to insert your card. The slot is typically located at the bottom or at the top of the payment terminal.

Why do some Chip-activated terminals prompt for a PIN and others request a signature?

Although the Citi Chip and PIN card requires a PIN to authenticate the cardholder, not all Chip-activated terminals support PIN validation. To ensure acceptance everywhere, your card also supports signature at Chip-activated and magnetic stripe terminals. In these instances, your signature is enough to authorize the transaction.

How do I know if a merchant supports Chip technology?

If you swipe your card at a merchant who supports Chip technology, a message will be displayed instructing you to insert your card into the payment terminal.

Follow these simple steps to complete your transaction:

1. Insert the Chip-end of your card into the terminal with the Chip facing up (leave the card in the terminal until you are prompted to remove it).

2. Approve the amount.

3. Follow the prompts to enter your PIN or sign for the transaction.

4. Remove your card when prompted.

What will my experience be like at a Chip-activated terminal that supports PIN validation?

While there is no way to visibly differentiate between terminals that support PIN validation and terminals that don't support PIN validation, and terminals have an array of different settings that will cause your experience to vary from terminal to terminal, a typical experience would be as follows:

• Your first transaction at a terminal supporting PIN validation:

  1. Insert the Chip-end of your card into the terminal with the Chip facing up (leave the card in the terminal until you are prompted to remove it).

  2. Follow the prompts to approve the amount.

  3. Follow the prompts to sign (for the first transaction at a terminal supporting PIN validation you will be prompted to sign, for all subsequent transactions you will be prompted to enter your PIN) for the transaction while the terminal syncs the PIN to the Chip embedded within your card.

  4. Remove your card from the terminal when prompted.

• Subsequent transactions at a terminal supporting PIN validation:

  1. Insert the Chip-end of your card into the terminal with the Chip facing up (leave the card in the terminal until you are prompted to remove it).

  2. Follow the prompts to approve the amount.

  3. Follow the prompts to enter your PIN (the PIN was synced to the Chip during your first Chip transaction).

  4. Remove your card when prompted.

• Transactions at a Chip-activated terminal not supporting PIN validation:

  1. Insert the Chip-end of your card into the terminal with the Chip facing up (leave the card in the terminal until you are prompted to remove it).

  2. Follow the prompts to approve the amount.

  3. Follow the prompts to sign for the transaction.

  4. Remove your card from the terminal when prompted.

Is there anything I should know before using my Chip and PIN card?

Although extremely rare, you may be unable to complete your transaction at a small number of unattended terminals (in-flight purchases, public transportation kiosks, bicycle rentals, etc.). If this occurs, please locate an attendant to assist.

Occasionally, you may be required to enter your PIN more than once at a Chip-activated terminal. This should only occur during the first transaction at a Chip-activated terminal after you have changed your PIN. If you are confident you are using the correct PIN, try again. If you're not sure, call the number on the back of your card and follow the voice prompts to reset your PIN.

What if a merchant asks for a PIN during the purchase?

You should never disclose your PIN to anyone. Simply follow the instructions on the terminal to complete the transaction.