More protection with every purchase at chip-enabled terminals.

Your corporate card now comes with something extra: advanced chip technology that helps prevent fraud at the point of purchase at chip-enabled terminals where your card never has to leave your sight. Chip cards contain an embedded microchip, which provides increased protection against fraud.

When you receive your new card, you will still enjoy the same great benefits you’ve come to expect from your card. But now, you can get an added layer of security.

Easy to use.

Your corporate card has both chip and magnetic stripe technology. This means that, regardless of the type of terminal, you’ll be able to use your card anywhere Mastercard is accepted.

At chip-enabled terminals

Simply insert your card chip-first and follow the prompts.

At terminals without chip technology

You can still swipe your card using the magnetic stripe.

Accepted globally.

Your new corporate card comes with technology that is globally accepted, so you can travel with ease.

Chip technology has been used globally for decades and helps reduce fraud worldwide. Continue to use your new card wherever Mastercard is accepted and enjoy peace of mind while traveling domestically or internationally.

Please continue to the following page for Chip Technology FAQs.
Chip Technology
Frequently Asked Questions

1. What is EMV or chip card?
Cards with chip technology, or “chip cards,” have a built-in microchip that provides greater security at chip-enabled terminals or ATMs. The microchip encrypts card information into a unique code, which means that the microchip is difficult to copy or counterfeit. Chip cards are also known as EMV cards.

2. What are the benefits of chip technology?
Chip technology, already used widely around the world, makes payment systems even more secure by reducing fraud at chip-enabled terminals. Chip cards contain an encrypted microchip, which is difficult to counterfeit. Chip card transactions also provide enhanced security, when used at chip-enabled terminals, because your card never leaves your sight. As a result, chip-based transactions have a reduction in card fraud from counterfeit cards.

3. How do I use a chip card?
It’s simple. Follow the prompts on the terminal:
  • At merchants or ATMs with chip-enabled terminals, insert your chip card into the terminal. Your card stays in the terminal until the transaction is complete. Follow the prompts to either enter your PIN, or sign if needed. When the transaction is complete, you’ll be prompted to remove your card from the chip terminal.
  • At non-chip-enabled terminals, swipe and sign your name.
  • For phone or online purchases, nothing will change. Continue using your card as you normally do.
Merchants may still be in the process of installing chip-enabled terminals in the U.S.

4. Will the magnetic stripe be removed from chip cards?
Chip cards will continue to have a magnetic stripe on the back. This ensures that chip cards will continue to be accepted where chip technology is not yet available.

5. What do I do if I forget my PIN or need a new one?
If you forget your PIN, please call the customer service number on the back of your card.

6. What happens if I enter an incorrect PIN at a merchant or ATM?
If you enter an incorrect PIN three times, you will be locked out and will not be able to complete your transaction. If this happens, please call the customer service number on the back of your card.

7. How can I protect the security of my PIN?
Your PIN is very important. You should memorize your PIN and never disclose it to anyone. Here are some tips to protect the security of your PIN:
  • Don’t write your PIN down or store it electronically.
  • Never give your PIN to anyone over the phone, online or by email.
  • Protect your PIN. Use your hand or body to shield your PIN when you enter it into the terminal.

8. Do I need to sign a receipt after I’ve entered my PIN?
You won’t need to sign a receipt when you’ve entered your PIN. Your PIN validates and completes your transaction.

9. Why chip cards now?
Chip technology will help reduce fraud and protect our cardholders at chip-enabled terminals. Many countries and merchants outside the U.S. currently use chip technology. Merchants may still be in the process of installing chip-enabled terminals in the U.S.