

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 has introduced Chip and PIN as another tool in our arsenal to combat potential fraud. For increased versatility and convenience, the Citi Chip and PIN card continues to support magnetic stripe technology, allowing you to use your card even in regions where Chip and PIN technology is less prevalent.

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

Chip and PIN cards contain an encrypted microprocessor that is embedded within the card. If the card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit. All Citi Chip and PIN cards will continue to have a magnetic stripe, enabling cardholders to use their Citi Chip and PIN cards at merchants who have not yet adopted Chip and PIN technology. No personal information about the cardholder account (outside of account number, expiration date, PIN and Security Code) or cardholder is stored on the microchip.

What does Citi Chip and PIN mean for me?

When making a purchase at a merchant that uses Chip and PIN Point of Sale (PoS) equipment, you will be prompted to enter your confidential four-digit Personal Identification (PIN). Merchants are expected to rapidly adopt Chip and PIN technology during the course of 2014 and 2015. Today, Chip and PIN technology is much more common in other countries, outside of the U.S. Even if cash access is not permitted on your card, you will be required to use a PIN for purchases. Retailers who have not upgraded to Chip and PIN technology will continue to request your signature to identify you as the cardholder.

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

1. Sign the back of your new card.
2. Confirm receipt of your card and select your own custom 4-digit PIN by calling the toll-free or collect phone number on the activation sticker on your card.
3. If your new Chip and PIN card is replacing an old card, destroy your old card by cutting it in half.

How do I use my Chip and PIN card for the first time at a chip-enabled terminal?

1. Your first chip transaction must be at a chip-enabled Point of Sale (POS) terminal that is attended by a person (not self-service).
2. Insert the card, chip first, into the terminal and do not remove it until the transaction is complete.
3. Confirm the purchase amount and sign the terminal receipt.
4. Until you complete your first chip transaction at an attended terminal, your PIN will not be accepted at chip-enabled, self-service terminals.
5. Subsequent chip transactions will prompt for a PIN.

How do I use my Chip and PIN card for subsequent transactions at chip-enabled terminals?

The merchant terminal will prompt you for your PIN. Enter your PIN on the keypad, making sure no one else can see what you are entering, just as you would at an ATM. Follow any additional terminal prompts to complete the transaction.

How will I know if a retailer supports Chip and PIN technology?

If you swipe your card at a retailer who supports Chip and PIN technology, a message will be displayed instructing you to insert your card into the terminal. Insert your card, chip first, and do not remove it until the transaction is complete.

What if the retailer does not support Chip and PIN technology?

When you transact at a retailer who does not support Chip and PIN technology, your card will be swiped and you will sign for your purchases, as before.

Will I retain the same account number?

Yes, your account number will remain the same.

Will my expiration date change?

Yes, the expiration date and the 3-digit security code on the back of your card will change with the new Chip and PIN card. Please be sure to notify all retailers with whom you make recurring preauthorized payments about this change.

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

Yes, you should continue to use your magnetic stripe card until your Chip and PIN card is received.

What will happen to my existing magnetic stripe card?

After you activate your card and select a PIN, be sure to immediately cut up and dispose of your old card.

Will I be able to use my existing PIN?

No, you will need to select a new PIN by calling the toll-free or collect phone number on the back of the card. The new PIN will be used for purchases and cash access (if cash access is available on the card).

Once I select my PIN, can the card be used immediately?	Yes, the card can be used immediately after it has been activated and a PIN has been selected.
Does the PIN expire?	No, the PIN selected does not expire, however, if your account number changes you will be required to select a new PIN.
Will I be required to give my PIN over the phone or 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 enter an invalid PIN three or more times?	If you enter an invalid PIN three or more times, you will need to select a new PIN by calling the toll-free or collect phone number listed on the back of your card. After resetting your PIN: 1. Go to a chip-enabled terminal that is attended by a person (not self-service) for your next chip transaction. 2. Confirm the purchase amount and sign the terminal receipt. 3. During this transaction, your PIN will be unblocked. 4. Until you complete a transaction at an attended terminal, your PIN will not be accepted at a self-service, unattended terminal.
What if I want to change or have forgotten my PIN but have not yet blocked my PIN?	You can select a new PIN by calling the toll-free or collect phone number listed on the back of your card. Please be aware that during your next transaction at a chip-enabled terminal, you may be required to enter the new PIN three or more times before the terminal will recognize it and complete the transaction.
Will there be an impact to my recurring vendors, e.g., car rental, subscriptions and others?	If you know a vendor that has card expiration dates on file, please note that the vendor will need to update its records with the new expiration date to prevent declines, when accounts are re-issued.