



## Commerce Bank Chip-Enabled Credit Card Frequently Asked Questions

### What is chip-enabled card?

A chip-enabled credit card (chip card) is a credit card with an embedded microchip (chip). The chip allows you to pay at international merchants where chip card terminals have become standard.

### Why was my card replaced?

Chip cards are accepted at more international locations, and provide enhanced credit card security when you're traveling outside of the United States.

### How is the security of my credit card enhanced by the addition of a microchip?

The microchip contains encrypted data which is more difficult to counterfeit if your card is lost or stolen.

### Are there any additional fees associated with chip cards?

No additional fees apply to your new card.

### Has anything else about my card changed?

No. Your account number, credit limit and all of your card's benefits will remain the same.

### Can I use my new card for domestic transactions?

Yes, you can use your card in the same way you used your previous card. Your new card still has a magnetic stripe on the back so you can continue to make purchases by swiping your card and signing the receipt. You can also use your card at ATMs just like your previous card.

### Will the Special Connections feature on my credit card still work?

Special Connections will continue to operate as it always had in the U.S. However, when traveling internationally, all PIN point-of-sale transactions will be authorized as credit card transactions.

### How do I make a chip card transaction?

1. Insert the credit card into the terminal with the chip facing up. It is important that you leave the card in the terminal until the transaction is complete.
2. Follow the prompts on the terminal's screen.
3. The terminal will display the purchase amount.
4. Once the purchase is approved you will be prompted to remove your card.

### Why is it important to have a PIN for my chip card?

When traveling internationally, there will be instances where you will use your credit card at unattended point-of-sale terminals and ATMs. Unattended terminals and ATMs will require you to enter a PIN in order to complete a transaction. Unattended point-of-sale transactions will be authorized as credit card transactions.

### How do I set up a PIN, or what do I do if I've forgotten my PIN?

1. Dial 1-877-787-3171 and press 1 for self-service options
2. Press 2 and enter your cardholder verification information
3. Press 4 and follow the instructions to change your PIN

### If I already have a PIN set up for my credit card, do I need to create a new one?

No, if you already know what your credit card PIN is, no action is required.