

# Chip-Enabled Credit Card Frequently Asked Questions

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## **A. GENERAL INFORMATION REGARDING CHIP CARD**

**1. How does the new Chip-Enabled Credit Card work differently from my current magnetic-stripe credit card?**

During your card-present transaction, you will be asked to insert your Chip Credit Card in the terminal. You will leave the card in the terminal and follow the screen prompts. You will remove card when the transaction is complete.

**2. How will the chip card prevent Fraud?**

The chip on your credit card generates a transaction code that is only valid for a single transaction and cannot be used again. This fraud prevention is for card-present transactions only.

**3. Which cards will be affected with this change?**

All Honda FCU VISA credit cards (Gold, Classic, Business and Equity).

**4. Will my old credit card with the magnetic-stripe still work?**

You will receive your Chip-Enabled Credit Card at the end of April/early May 2017. Your old magnetic stripe credit card will be deactivated approximately 30-45 days from when you receive your chip card; deactivation will occur **June 8, 2017**.

**5. When will I start to receive my new Chip-Enabled Credit Card?**

Credit cards will be mailed out as early as April 27<sup>th</sup> 2017. You will receive your new credit card(s) anywhere between 4/28 – 5/12.

**6. When will I receive a new Chip-Enabled DEBIT Card?**

For now, chip cards will only be available on your credit card. **Chip-Enabled Debit Cards will be part of phase II (Summer 2018).**

**7. Will my Visa statement look different?**

Your Visa Statement will not change.

**8. I have misplaced the activation sticker, what are the activation and PIN NOW phone numbers?**

**The activation number is 888-691-8661. The PIN NOW number is 888-891-2435.**

## **B. CARD ACTIVATION/PIN AND CARD NUMBER CHANGE INFORMATION**

**1. Will I receive the same 16-digit credit card number?**

No, your new chip-enabled credit card will have a NEW 16-digit card number. Thus, it is important to update any recurring payments you have set up on your old magnetic stripe credit card.

**2. How do I activate my new Chip Enabled Credit Card?**

When you receive your new card, there will be instructions on how to activate on the activation sticker. If you no longer have the activation phone number, you can call **1-888-691-8661 to activate your card.**

**3. In addition to the card number, what type of information will they ask of me to complete the activation process?**

You will be asked a series of personal information to validate your identity.

**4. I have a Joint user and/or Authorized user under my credit card account; will they receive new card numbers as well?**

Yes, all Joint AND Authorized users will receive a new chip card. All cards will have individual/different credit card numbers.

**5. Do joint/authorized users need to activate their cards separately?**

Joint and Authorized users will need to activate their cards separately.

**6. Will my PIN transfer from my old card to the new chip-enabled credit card?**

No, the old PIN will no longer work. You will need to call PIN NOW at **1-888-891-2435 to assign a PIN.**

**7. How can I assign a new/change my PIN on my chip-enabled credit card?**

You will need to call 1-888-891-2435 to create and/or change their PIN. The phone number will also be listed on the card activation sticker when you receive your new chip-enabled card.

**8. What type of information will be asked of me to create a PIN?**

Members will be asked several questions for identity verification. Please note: You will be asked for Date of Birth in Month-Month, Year-Year format. For example, if your birthday is in August of 1980, you would type in "0880".

**9. I am an Overseas/International member how do I activate and select a PIN for my chip-enabled card?**

You can call the number on the sticker to activate your card. All overseas/international members will NOT be able to create a PIN using the number on the sticker. . International members will need to call members services to request a PIN. A PIN mailer will then be generated and sent.

**C. CASH ADVANCES**

**1. Will Cash Advance Transactions post immediately as it did with the magnetic-stripe credit card?**

No, cash advance transactions on the Chip Enabled Credit Cards will not post immediately even though a PIN is entered; transactions will display as a pending and will post to the credit card account 2-3 days after the cash advance date.

2. **When I do a cash advance with my credit card, will I be able to view the balance on my credit card?**

No.

#### **D. MEMBER REWARDS PROGRAM AND OTHER VISA PROGRAMS**

1. **Do I need to re-register my new chip-enabled credit card on the Member Advantage Points rewards site?**

If you are the Primary on the membership account, you may continue to use your existing credentials to log in.

2. **Will I lose any of my rewards points from my old magnetic stripe card?**

No, all points will be transferred to the new chip-enabled card.

3. **Since Joint/Authorized users will receive their own credit card, will they be able to earn points?**

Points that are accrued on Joint and Authorized cards will be added to primary member point balance.

4. **Can Joint Cardholders and Authorized Users be able to create their own User ID and Password for access to the Member Advantage Rewards Site?**

Existing cardholders, prior to the Chip Card Conversion, will be able to access Member Rewards Site using credentials previously set up. For new cardholders both the Primary and Joint (on the account) will be required to set up separate credentials. Authorized users will not be able to register their cards.

5. **Can joint and authorized users redeem points?**

No, only Primary and Joint Cardholders will be able to redeem points and have access to Member Advantage Points website.

6. **I am set up for Visa Alerts; do I need to re-register with my new chip-enabled card number?**

Yes, you will need to register your new chip-enabled credit card.

7. **If I'm set up for Verified by VISA; do I need to re-register my new chip-enabled card number?**

Yes. You will need to register your new chip-enabled credit card.