



Help Your Cardholders Get Comfortable with Chip Cards

It is no secret that the payments industry is continuing to evolve at a rapid rate. As more and more payment options become available, now is the time to familiarize cardholders with chip cards. Not only are chips cards the current global standard, but the technology continues to usher in other evolving payment options—including contactless, mobile and wearables. That’s why it is important to know when and how to share the benefits of chip cards with your cardholders.

Communicate the Importance of Transitioning to Chip Cards

To effectively inform cardholders about chip cards, follow these communication guidelines.



Use Friendly, Conversational Words

- Refer to paying with chip cards, a phone or a wearable
- Avoid insider terms such as NFC, EMV® or mobile wallets



Use Imagery

- Consider showing an actual chip



Establish Brand Trust

- Display a brand or trust visual

Suggested Essentials to Include in Communications

1

Provide cardholders with clear instructions on using:

- Chip cards at chip readers and ATMs
- Contactless cards, mobile devices and wearables

2

Convey technology features and added security benefits

3

Communicate ease of use

4

Highlight the convenience of global acceptance while traveling

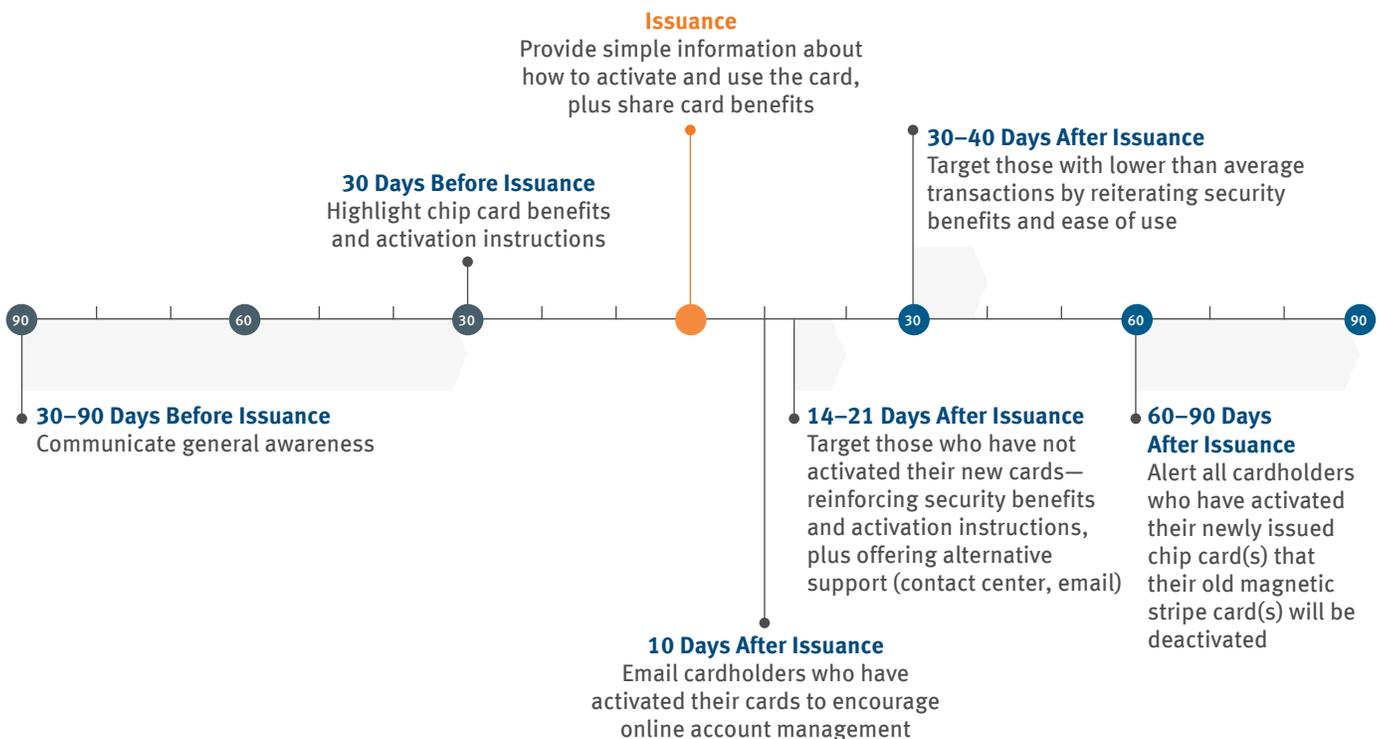
Reach Cardholders Through the Right Channels

Use an omni-channel approach to ensure you are reaching cardholders via their most familiar channels. To avoid any confusion, develop universal integrated messaging with consistent branding.

Online Channels	Offline Channels	Additional Channels
<ul style="list-style-type: none"> ✓ Website ✓ Email ✓ Social Media ✓ Video 	<ul style="list-style-type: none"> ✓ Direct Mail ✓ Statement Insert ✓ Interactive Voice Recorder (IVR) 	<ul style="list-style-type: none"> ✓ In-Branch ✓ Contact Center ✓ ATM ✓ FAQ

Connect with Cardholders—At the Ideal Time

Reaching cardholders with important information demands early planning, frequent communication and deploying a consistent message and tone across multiple channels. Proposed plan includes:



To find out more about EMV and chip cards, please visit DiscoverNetwork.com/chip-card.