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.

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

**Communicate the Importance of Transitioning to Chip Cards**

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

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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.

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<tr>
<th>Online Channels</th>
<th>Offline Channels</th>
<th>Additional Channels</th>
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<tbody>
<tr>
<td>✔ Website</td>
<td>✔ Direct Mail</td>
<td>✔ In-Branch</td>
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<tr>
<td>✔ Email</td>
<td>✔ Statement Insert</td>
<td>✔ Contact Center</td>
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<td>✔ Social Media</td>
<td>✔ Interactive Voice Recorder (IVR)</td>
<td>✔ ATM</td>
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<td>✔ Video</td>
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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:

- **30–90 Days Before Issuance**
  - Communicate general awareness

- **30 Days Before Issuance**
  - Highlight chip card benefits and activation instructions

- **14–21 Days After Issuance**
  - Target those who have not activated their new cards—reinforcing security benefits and activation instructions, plus offering alternative support (contact center, email)

- **10 Days After Issuance**
  - Email cardholders who have activated their cards to encourage online account management

- **30–40 Days After Issuance**
  - Target those with lower than average transactions by reiterating security benefits and ease of use

- **60–90 Days After Issuance**
  - Alert all cardholders who have activated their newly issued chip card(s) that their old magnetic stripe card(s) will be deactivated

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