

Citi® Commercial Cards Chip and PIN Solution for Department of Defense Government Travel Charge Cardholders

Frequently Asked Questions

On October 17, 2014, President Obama issued an Executive Order requiring federal agencies to upgrade payment cards and systems to employ enhanced security features, and to include Chip and PIN technology. Department of Defense Government Travel Charge Card (GTCC) holders will begin a phased approach of migrating to Chip and PIN cards beginning in January 2015.

To ensure maximum support of the DoD mission, the Citi® Chip and PIN card will incorporate both the current magnetic stripe technology as well as the new Chip technology, equipping cardholders with a versatile payment solution.

What is Chip and PIN technology?

Chip and PIN is the next generation of payment card technology and is being introduced as another tool to combat potential fraud. Chip and PIN cards contain a microprocessor that requires cardholder authentication via a 4-digit Personal Identification Number (PIN) input at point-of-sale (POS). The microprocessor chip encrypts the transaction data, protecting the cardholders' personally identifiable information (PII), as well as the Government's sensitive transaction and payment data. If the card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit.

What are the benefits of Chip and PIN Technology?

There are many benefits to Chip and PIN technology, including:

- **Enhanced security** – the cards are yet another tool to combat potential fraud. By working together with chip-enabled terminals, they ensure a more secure transaction by validating both the card and cardholder. Additionally, Citi's Chip and PIN cards do not use Radio Frequency functionality and are strictly contact-only cards. Therefore, they are not susceptible to the skimming issues encountered by Radio Frequency Identification (RFID) cards.
- **Improved convenience** – the cards can be used in regions where Chip technology is dominant. It is expected that in the coming year, U.S. merchants will be adopting Chip technology more widely.

What does Chip and PIN mean for me?

When making a purchase at a merchant location that uses Chip and PIN Point of Sale (POS) equipment, you will be prompted to enter your confidential four-digit Personal Identification Number (PIN). Merchants are expected to rapidly adopt Chip and PIN technology during the course of 2015. Today, Chip and PIN technology is much more common in countries outside of the United States. Retailers who have not upgraded to Chip and PIN technology will continue to request your signature to identify you as the cardholder.

What should I do to prepare for the transition?

Cardholders should log into CitiManager®, www.citimanager.com/login, and review/update your mailing address and contact information under 'My Card Account/Card Maintenance.' If you don't have a CitiManager account, go to www.citimanager.com/login, and click the 'Self Registration' link on the login screen. You can also contact your Agency Program Coordinator (APC) for assistance or call the number on the back of your card.

When will I receive my Chip and PIN card?

Citi will replace magnetic stripe cards with Chip and PIN cards through a phased approach. Beginning mid-January 2015, Citi will no longer issue cards with only a magnetic stripe. Chip and PIN-enabled cards will be issued to new applicants and individuals reporting their card lost or stolen. If your current card expires between February and December 2015, your Chip and PIN card will be issued approximately 30 days before your current card expires. If your current card expires after 2015, and is an active account (transactions have posted to the account within the previous 18 months), your Chip and PIN card will be issued between July and October 2015. Inactive accounts that will not be getting a new Chip and PIN card as part of this initiative and that expire after 2015 will have a Chip and PIN card issued approximately 30 days before the card is set to expire.

Can I have my new card mailed to an alternate address if I am going on long-term TDY or in the middle of my PCS move?

Yes, all cardholder collateral, to include statements, letters and re-issued plastics, will be mailed to the address on file. You can update your address online using CitiManager, www.citimanager.com/login, or by calling the number on the back of your card. However, mailing address changes should be made at least 60 days prior to the expiration date of your current GTCC in order to ensure the replacement card is sent to the new address.

If I am traveling overseas can I get my Chip and PIN card early?

The new card will be mailed according to the reissue terms of your current GTCC plastic. If your card is not expiring while you are traveling overseas, but, due to extenuating circumstances you feel a Chip card is required, contact your APC for further guidance. As a reminder, merchants in those regions where Chip and PIN technology is prevalent are required to accept/process magnetic stripe cards from U.S. cardholders.

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 or going online to the website on the activation sticker. If you have an existing PIN for ATM access, you can opt to choose the same one. Once you have confirmed receipt, your old card is no longer usable.
3. Destroy your old card by shredding it.
4. Update your Defense Travel System (DTS) profile with your new expiration date to prevent declines when making travel reservations. For instructions, go to: http://www.defensetravel.dod.mil/Docs/GTCC_Profile_Update.pdf

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

1. Go to a staffed POS terminal (not self-service), equipped with smart-chip reading hardware. **Until you complete your first Chip transaction at a staffed terminal, your newly selected PIN will not be recognized at chip-enabled self-service terminals.**
Note: Your GTCC may only be used for authorized travel.
2. Insert the card, chip first, into the terminal and do not remove until the transaction is complete.
3. Confirm the purchase amount and sign the transaction receipt.

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?

Chip and PIN cards will have both a magnetic stripe and microprocessor chip so the card can be accommodated by retailers with either technology. It is very important that you update your DTS profile with your new expiration date to prevent declines when trying to make travel reservations.

Will I retain the same account number?

Yes, your account number will remain the same, however your expiration date and 3-digit security code on the back of your card will change with the new Chip and PIN card.

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. It is very important that you update your DTS profile with your new expiration date to prevent declines when trying to make travel reservations.

Will my current magnetic stripe card 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 and activated.

What will happen to my existing magnetic stripe card?

After you confirm receipt/activate your card and select a PIN, be sure to immediately shred and dispose of your old card. **Note:** As soon as your new Chip and PIN card is activated, your old magnetic stripe card will no longer work.

Will I be able to use my existing PIN that I used for cash access?

You will need to designate a PIN by calling the toll-free phone number on the back of the card or by going online to the URL on the activation sticker. You may choose to re-use your previous PIN, but be advised – **your current PIN (on your non-Chip card) will not automatically transfer to the new Chip card.** The PIN you select will be used for both 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 you are issued a new account number (if the card is lost or stolen), you will be required to re-select the PIN when you activate your card.
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, it will be blocked and you will need to call the toll-free or collect phone number listed on the back of your card and select a PIN.
What if I want to change or have forgotten 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.
What is my verification ID?	For DoD, the verification ID is the last four of your Social Security Number.
Will there be an impact to DTS or to my Commercial Travel Office (CTO)?	Yes, re-issued Chip and PIN cards will have a new expiration date and 3-digit security code on the back of the card. You will need to update your DTS profiles with the new expiration date to prevent declines when making travel reservations. For instructions, go to: http://www.defensetravel.dod.mil/Docs/GTCC_Profile_Update.pdf . Additionally, it is common that the cardholder account number and associated expiration date are held on file when booking travel by calling a Commercial Travel Office directly. If making a reservation directly with a Commercial Travel Office, provide the new expiration date to the agent.