Visa Credit: Chip Technology
Marketing Guide

Seamlessly convert your cardholders
to chip-enabled credit cards

Get started

VISA

Providing cardholders with enhanced fraud protection

Chip-enabled Visa® credit cards are the global standard in fraud protection, and will soon be in the hands of all U.S. cardholders. This interactive document is designed to help you communicate the transition to chip-enabled Visa credit cards across your portfolio.

As you convert your current cardholders to chip-enabled cards, and acquire new cardholders, it's important to clearly communicate the **benefits** and **functionality** of chip technology.

New benefits:

- Chip-enabled cards provide greater fraud protection. Every time cardholders make purchases at a chip-enabled terminal, a unique transaction code is generated. This prevents stolen data from being fraudulently used.

- Cardholders enjoy global acceptance. More places than ever now accept Visa credit cards. Whether cardholders check out using chip technology or swipe their cards, they can pay with confidence all around the world.

New functionality:

- Checkout is simple at chip-enabled terminals and is similar to the process cardholders experience today.

- Let cardholders know that they must leave their card in the terminal while their transaction is being processed. See messaging for detailed payment instructions.

- Reassure cardholders that they can still swipe to pay at merchants that are not yet chip-enabled. All chip-enabled Visa credit cards also include a magnetic stripe.

In this guide

The following pages feature a range of creative assets for key print and digital communications. You'll also find short, medium and long messaging options that you can customize for any channel. Use these links to start introducing chip-enabled cards to your portfolio:

- Messaging
- Creative Assets
- Call Center Scripts
- Frequently Asked Questions

| Overview | Messaging | Creative Assets | Call Center Scripts | FAQs |

Recommended messaging for marketing communications

Short Messaging   Medium Messaging >   Long Messaging >

This section contains a range of sample messages (short, <u>medium</u> and <u>long</u>) that can be incorporated into any marketing communication. Consistently using these messages across channels will reinforce cardholder understanding of chip technology and encourage everyday use of chip-enabled cards.

Note: You can customize these messages for virtually any communication by adding a clear call-to-action.

Short Messaging
Approximate words: 42 (not including customization)

When space is limited, use this messaging to communicate the two key benefits of chip-enabled credit cards: enhanced security and global acceptance. For banner ads, you can use all or a portion of this messaging, depending on how much space you have.

Introducing chip technology for [Financial Institution]:
Get big protection in a tiny chip

[Financial Institution] Visa® Credit Cards now come with chip technology. Count on enhanced fraud protection every time you use your card at a chip-enabled terminal. Plus, enjoy global acceptance.

Recommended channels:
Banner ad, ATM receipt, statement message, newsletter article

Overview | **Messaging** | Creative Assets | Call Center Scripts | FAQs

Recommended messaging for marketing communications

Short Messaging > | **Medium Messaging** | Long Messaging >

Medium Messaging

Approximate words: 176 (not including customization)

When space allows, provide more details about chip technology and its benefits.

Introducing chip technology for [Financial Institution]:
Get big protection in a tiny chip

[Financial Institution] Visa® Credit Cards now feature an embedded chip that improves security when you make purchases at a chip-enabled terminal.

- Receive enhanced fraud protection with chip technology. This tiny chip protects you from fraud by creating a unique code for each chip transaction.

- Count on [Visa's Zero Liability policy]. If your card is lost or stolen, you're protected against unauthorized use.[1]

- Enjoy global acceptance. Whether you check out using chip technology or swipe your card, more places around the world now accept Visa credit cards.

To pay, just insert the chip end of your card with the chip facing up and leave your card in the terminal until prompted. Then simply sign for your purchase if necessary.

Recommended channels:
Statement insert, web page, newsletter article

[1] Covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

Recommended messaging for marketing communications

Short Messaging >   Medium Messaging >   Long Messaging

Long Messaging
Approximate words: 211 (not including customization)

Use this messaging when chip technology is the main focus of the communication. It includes key benefits and detailed instructions on how to make a chip transaction.

Introducing chip technology for [Financial Institution]:

Get big protection in a tiny chip

[Financial Institution] Visa® Credit Cards now come with chip technology built right in. This tiny chip protects your card information in a big way.

Count on enhanced fraud protection. When you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.

Enjoy global acceptance. More places than ever now accept Visa credit cards. Whether you check out using chip technology or swipe your card, you can pay with confidence worldwide.

Plus, you're protected against unauthorized use with [Visa's Zero Liability policy].[1]

It's easy to pay with your chip-enabled credit card:

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep your card in the terminal and follow the prompts on screen.
3. Remove your card when prompted and take your receipt.

Keep in mind, you may need to sign for your purchase.

Recommended channels:
Direct mail, email, take-one

[1] Covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.
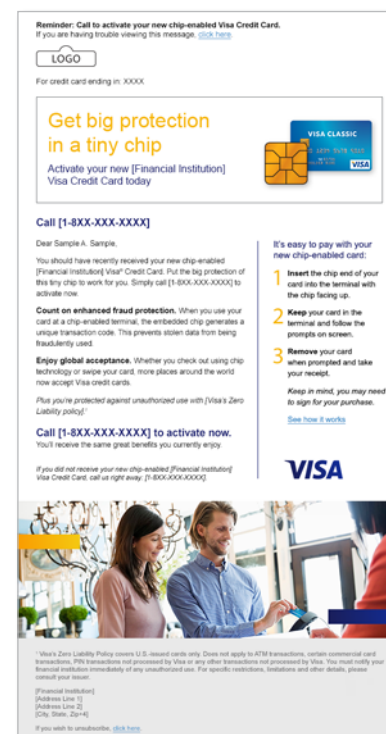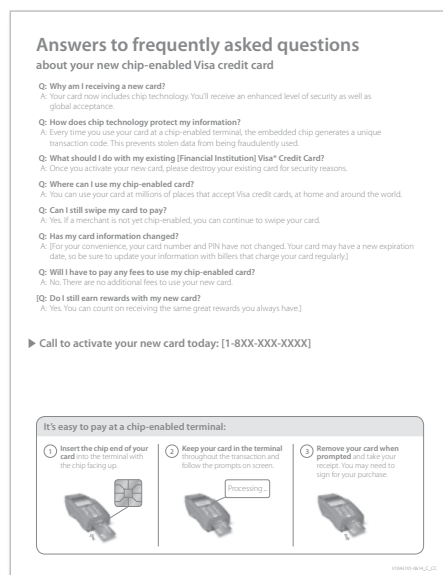
Customizable creative assets

These creative assets were carefully crafted based on direct response best practices. Incorporate them into your communication strategy to drive activation and usage as you introduce chip-enabled Visa credit cards to your portfolio.

Download these assets at Visa Online and customize them with your logo, card art, and call-to-action to drive activation and card usage.

Card Carrier
This is the single most important communication in any conversion strategy. It's designed to drive immediate card activation and usage. It also answers important questions cardholders might have upon receiving their new cards.
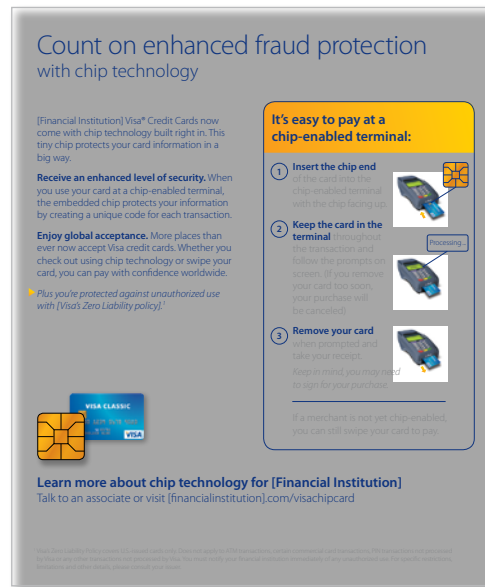
Activation Email
Delivering an email about 10 days after cardholders receive their new card can be an effective way to follow up and encourage activation.

Customizable creative assets

Download these assets at Visa Online and customize them with your logo, card art, and call-to-action to drive activation and card usage.

Take-One

Display this piece in-branch to highlight the benefits of chip technology to current cardholders, and increase awareness and acquisition among prospects.

Landing Page

This web page provides a deeper level of education around chip technology. You can direct cardholders here from any channel (email, take-one, etc.).

Call center scripts to guide cardholder conversations

As your cardholders begin receiving new chip-enabled cards, they may contact you with questions. Ensure a positive customer service experience by providing your associates with these call center scripts. They will help your associates anticipate key cardholder questions while preparing them to successfully guide conversations.

General questions:

Q: Why am I receiving a new card?

A: "In an effort to enhance security, your new [Financial Institution] Visa® Credit Card now includes chip technology. The embedded chip on your card improves fraud protection when you make purchases at chip-enabled terminals. It also provides global acceptance."

Q: Can I still use my old [Financial Institution] Visa Credit Card?

A: "Your new chip-enabled [Financial Institution] Visa Credit Card replaces your existing card. It still provides all the same features and benefits you currently receive, in addition to enhanced security and global acceptance."

Q: Will I have to pay any fees to use my chip-enabled card?

A: "There are no additional fees to use your new card."

Security and acceptance questions:

Q: How does my chip-enabled credit card protect my information?

A: "Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used."

Q: Am I still protected by [Visa's Zero Liability policy]?

A: "Yes. If your card is lost or stolen, you are covered by [Visa's Zero Liability policy]. This means you are protected against unauthorized use."

Q: Where can I use my chip-enabled card?

A: "More places than ever now accept Visa credit cards. Whether you check out using chip technology or swipe your card, you can pay with confidence at millions of places worldwide."

Call center scripts to guide cardholder conversations

Card functionality questions:

Q: I'm not sure I've seen a chip-enabled terminal. Is there anything different about how I pay?

A: "More of the places you like to shop are transitioning to chip-enabled terminals every day. The checkout process is only slightly different than usual. First, insert the chip end of your card into the terminal with the chip facing up and follow the prompts on screen. Then, remove your card from the terminal when prompted and take your receipt. You may need to sign for your purchase. At a restaurant, a portable terminal may be brought to your table."

Q: Why do I need to leave my card in the terminal?

A: "While your card is in the chip-enabled terminal, the embedded chip creates a unique transaction code. This prevents stolen data from being fraudulently used. If you remove your card too soon, your transaction will be canceled."

Q: Can I still swipe my card to pay?

A: "Yes. In addition to the embedded chip, your new card also features a magnetic stripe on the back. So if a merchant is not yet chip-enabled, you can still swipe your card to pay."

Q: Do I need to enter a PIN to pay with a chip-enabled credit card?

A: "No. You will not need to enter a PIN to pay with your [Financial Institution] Visa Credit Card. However, you may need to sign for certain purchases."

Q: Can I still access my account at the ATM?

A: "Yes. You can use your chip-enabled credit card at the ATM just like always. Be sure to insert the chip end of your card into the ATM with the chip facing up. Your card will remain in the ATM until your transaction is complete."

Account-specific questions:

Q: Has my card information changed?

A: ["For your convenience, your card number and PIN have not changed. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly."]

Q: Does my new card have all the same benefits?

A: "Yes. You can count on the same level of benefits you always have."

Q: Can I still earn rewards with my new card?

A: "Yes. You can continue receiving the same great rewards you always have."

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Call center scripts to guide cardholder conversations

In some cases, your associates can use chip technology to add value in conversations with non-chip cardholders and prospects. For instance, when a cardholder reports a lost or stolen card, associates can highlight the fact that their new card will be chip-enabled for enhanced security.

Non-chip cardholders who call to report a lost card or suspicious activity:

Q: I lost my card. Can you help me get a new one?

Follow your standard protocol for documenting the lost card and issuing a new card. Then be sure to inform the cardholder that their new card features chip technology.

A: "In an effort to enhance security, your replacement [Financial Institution] Visa Credit Card features chip technology. Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used. Since more places worldwide accept Visa credit cards, you can count on global acceptance, whether you check out using chip technology or swipe your card."

Q: I'm calling to report suspicious activity on my account. Can you help me resolve this?

Follow your standard protocol for documenting the fraud and issuing a new card. Then be sure to inform the cardholder that their new card features chip technology.

A: "In an effort to improve security and prevent future fraud on your account, your replacement [Financial Institution] Visa Credit Card features chip technology. When you use your card at a chip-enabled terminal, the embedded chip protects you by creating a unique code for each transaction. This prevents stolen data from being fraudulently used."

Non-chip cardholders who have not received a chip-enabled card:

Q: I have not received a chip-enabled card yet. Do I need to apply for one?

A: ["As a current [Financial Institution] Visa Credit Cardholder, you will automatically receive a new chip-enabled card when your current card expires. If you don't want to wait until your expiration date, I'm happy to assist you with a new card request today."]

Prospects with questions about chip-enabled credit cards:

Q: What's a chip-enabled credit card?

A: "A chip-enabled credit card is a credit card that contains a small embedded chip. Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used."

Q: How do I apply for a chip-enabled credit card?

A: "You can apply for a chip-enabled [Financial Institution] Visa Credit Card today. I would be happy to walk you through the process."

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Answers to questions cardholders may have about chip-enabled credit cards

These FAQs address the most common questions we anticipate your cardholders having about their new chip-enabled Visa credit cards. Customize them with your financial institution's information, and include them in relevant channels, such as online, direct mail or for in-branch materials.

Q: Why am I receiving a new card?

A: Your card now includes chip technology. It provides an enhanced level of security as well as global acceptance.

Q: How does chip technology protect my information?

A: Every time you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.

Q: How can I request a chip-enabled [Financial Institution] Visa® Credit Card?

A: We will automatically send you a chip-enabled card when your current card expires. If you would like to receive your chip-enabled card before your current card expiration date, you can request one today.

Q: What should I do with my old [Financial Institution] Visa Credit Card?

A: Once you activate your new card, please destroy your existing card for security reasons.

Q: Where can I use my chip-enabled card?

A: Whether you check out using chip technology or swipe your card, more places than ever now accept Visa credit cards.

Q: How do I pay at a chip-enabled terminal?

A: It's easy to make purchases with your chip-enabled credit card. Simply insert the chip end of your card into the terminal with the chip facing up. Leave your card in the terminal and follow the prompts on screen. Remove your card from the terminal when prompted, then sign for your purchase and take your receipt. [If you'd like to watch a video that demonstrates the new checkout process, visit [financialinstitutionURL.com/visachipcard].]

Q: Why do I need to leave my card in the terminal?

A: While your card is in the chip-enabled terminal, the embedded chip creates a unique transaction code. This prevents stolen data from being fraudulently used. If you remove your card too soon, your transaction will be canceled.

Q: Can I still swipe my card to pay?

A: Yes. If a merchant is not yet chip-enabled, you can still swipe your card.

Q: Has my card information changed?

A: [For your convenience, your card number and PIN have not changed. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly.]

Q: Will I have to pay any fees to use my chip-enabled card?

A: No. There are no additional fees to use your new card.

[Q: Does my new card have all the same benefits?

A: Yes. You can count on the same level of benefits you always have.]

[Q: Can I still earn rewards with my new card?

A: Yes. You can keep receiving the same great rewards you always have.]

Q: Do I need to enter a PIN to pay with a chip-enabled credit card?

A: No. You will not need to enter a PIN when paying with your [Financial Institution] Visa Credit Card, but you may be prompted to sign for your purchase.

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