

# SunTrust Cards with EMV/Chip Technology

## Frequently Asked Questions

### General – Chip Cards & Transactions

**Q What is a chip-enabled card or a chip card?**

A A chip-enabled card contains both a magnetic stripe and an embedded microchip. The chip helps reduce fraud by making it more difficult to duplicate the card or make purchases without authorization. Cards with chip technology are already in wide use globally.

**Q How do I make a chip card transaction?**

A

- At merchants and ATMs with chip-enabled terminals, insert your card into the card reader and follow the prompts to complete your purchase. In some situations, you may swipe and then be prompted to insert your card.
- You can still use your new chip-enabled card to make purchases at retailers that do not have chip card readers and for online purchases and payments. Just swipe your card or enter your card details as you do today.

**Q How do I make a chip card transaction at a restaurant?**

A

- At restaurants that have a point-of-sale terminal at the counter (like a fast food restaurant), just insert your card and enter your PIN number if prompted.
- At table service restaurants that do not have a mobile (portable) terminal, simply hand your card to the server as you do today and sign the receipt for your meal.

**Q How do I use my chip card at a chip-enabled ATM?**

A You'll still need your PIN to complete your transaction; however, your card will be retained in the ATM until your transaction is complete. Please remember to remove your card when leaving the terminal.

**Q Are there any additional fees associated with chip cards?**

A No, these security enhancements for chip technology are provided by SunTrust at no cost to you.

### What Debit Clients Can Expect

**Q When will I receive my chip-enabled debit card?**

A All new, replacement and upgraded debit cards are chip-enabled. For existing debit cards expiring in 2016, new chip-enabled debit cards will be received 30 days prior to expiration. For existing debit cards expiring in 2017, new chip-enabled debit cards were mailed. Debit cards that were not activated were not re-issued.

**Q Am I able to request a magnetic stripe card instead of a chip card?**

A SunTrust no longer offers cards with only a magnetic stripe. Chip cards are already in wide use globally and have proven to help reduce fraud by making it more difficult to duplicate cards or make purchases without authorization.

**Q Has anything else about my card changed?**

A Your physical card has changed, however your card number and all of the benefits and features of your card (e.g., Zero Liability, Price Protection, Extended Warranty and Satisfaction Guarantee) remain unchanged.

**Q Do I have the option to tap my card for payment?**

A SunTrust does not support the technology to tap and pay with your card at point of sale, but does support Apple Pay® and Samsung Pay® for tap-and-go payments on a mobile device and/or watch, providing a secure and seamless experience.

**Q Will I still be able to add gratuity after my chip card transaction is processed?**

A Yes. In most instances, a transaction that includes the option for a gratuity will occur as you are accustomed to, however there may be a situation where your card may need to be authorized a second time.

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### Merchant Issues & Card Errors

- Q Do all merchants have chip-enabled terminals?**  
**A** It may take some time for merchants to upgrade their terminals to accept chip cards. Until then, continue to swipe your card and sign or enter your PIN if prompted to complete your purchase.
- Q What do I do if my chip card is not accepted or is not working at a franchise or a local small business, like a dry cleaner or hair salon?**  
**A** Some merchants may have had their terminals set up incorrectly or are attempting to process the transaction with a PIN validation, but do not have a PIN pad. SunTrust is working to address these scenarios with merchants who may need to update their terminal software and hardware. In some cases, your card can be used if your card information is manually entered.
- Q What if a merchant terminal does not accept chip cards?**  
**A** If a merchant does not yet have a chip-enabled terminal, you may swipe your card as you do today and enter your PIN or signature for authorization.
- Q Can a merchant refuse my magnetic stripe card if they choose only to accept chip cards?**  
**A** Merchants are required to “Honor all Cards.” Magnetic stripe cards are still accepted at retailers and merchants around the globe. For issues with merchant acceptance, please call 1.800.MASTERCARD (1.800.627.8372).
- Q Why can't I get cash back when using my new chip-enabled debit card?**  
**A** Some merchants that allowed cash back with a magnetic stripe card are no longer supporting cash back with a chip card. SunTrust does not control the options presented at a merchant's terminal.
- Q Why won't my chip card work in South America?**  
**A** There have been some reports of issues with chip card acceptance in South America. MasterCard® is working to address and mitigate these issues.
- Q What do I do if I used my chip card and the terminal gives an error message?**  
**A** Insert your card again or try swiping the magnetic stripe to process the transaction.
- Q What do I do if I used my chip card and the terminal gives an error message “EXPIRATION DATE MISMATCH”?**  
**A** Please call 1.800.SUNTRUST (1.800.786.8787) for further assistance.
- Q What do I do if I used my chip card and my ATM transaction was declined with an error message “UNABLE TO PROCESS”?**  
**A** The chip in your debit card may be damaged. For your security, SunTrust does not allow using the magnetic stripe information at an EMV-enabled terminal. Please call 1.800.SUNTRUST (1.800.786.8787) to request a replacement card.
- Q When using my chip card, a screen displays asking me to select either “MasterCard” or “Debit.” Which one should I choose?**  
**A** Choose either option. If the transaction is not successful the first time, insert your card again and select the other option. Merchants configure the payment options available at point of sale and may choose to run through either application as a default.

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### Using Your Personal Identification Number (PIN)

**Q What is my debit card PIN?**

**A** If you request your new debit card in a SunTrust branch, you will have the option of choosing your PIN immediately or requesting a system-generated PIN that will be mailed to you. If you requested your new debit card through Client Care or online, a system-generated PIN will be mailed to you. Once you receive your new card, you will have the option to change your PIN.

**Q How do I change my debit card PIN?**

**A** You may change your PIN at a SunTrust ATM, by phone or through online/mobile banking (you must know your PIN in order to change it). Existing debit cardholders will keep the same PIN they had prior to reissuance at expiration.

**Q What if I don't want to enter my PIN number, but instead want to sign for my purchase?**

**A** SunTrust does not control the options presented for payment at a merchant. The merchant determines whether you are required to enter your PIN or use a signature for the transaction. Options previously offered at the merchant may have changed with the introduction of chip terminals.

**Q I just changed my debit card PIN by phone, online or through the SunTrust mobile banking app. During my next attempted transaction, why was my new PIN not accepted?**

**A** Your new PIN has been updated on your account, but may still need to be downloaded to your card's embedded chip. In order to provide validation to sync your new PIN, you may need to enter the PIN previously used at the terminal during the first transaction following your PIN change. This is much like entering your old password for validation when updating to a new password.