

SunTrust Cards with Chip Technology

Q What is card chip technology?

A A chip card, also known as an EMV card, contains an embedded microchip in addition to the familiar magnetic stripe. The chip improves security by making it more difficult to create an unauthorized duplicate card or make an in-person purchase without authorization. Chip technology cards are already in widespread use around the world.

Q Which SunTrust card products will feature chip technology?

A Chip technology is being added to enhance SunTrust Commercial Card products including Corporate, Purchasing, Executive Corporate, and Commercial One Card. Cardless or "ghost" accounts, like Payables and Central Travel Accounts (CTAs) that do not have physical plastic cards issued today, are not included and will be unaffected by the introduction of chip technology.

Q When will my company begin receiving cards with chip technology?

A In October 2014, SunTrust will start issuing chip cards to existing Commercial Cardholders as part of their normal card renewal process. Also, starting about 30 days before the first renewal chip cards are received, any replacements requested for lost or damaged cards will be issued as chip cards. Your SunTrust account manager will let you know more specifically when your company can expect to start seeing chip cards.

Q Why is SunTrust issuing chip cards only on selected card accounts in our program?

A Chip technology will not be implemented on "cardless" accounts, like payables cards, ghost accounts, and Central Travel Accounts (CTAs) where physical plastic is not typically issued and those cards are used exclusively for online and telephone transactions, because there is no benefit. The chip technology provides enhanced security only for in-person purchases at chip-enabled merchant terminals.

Q Do I need to do anything to ensure my cardholders receive their new chip cards?

A No, no action is required. Existing cardholders will receive chip cards as part of their normal card renewal process. Also, your SunTrust account manager will provide details about the date after which you can expect any replacement cards to be issued as chip cards.

Q Why are you contacting me so early? My cards don't expire for another 6 months.

A With the move to chip technology, SunTrust is working to ensure seamless continuity of service. Implementing chip technology requires some work in advance on our part, and some renewal cards are shipped as early as 45 days before the current card expires.

Q What happens when I need to order new or replacement cards?

A New or replacement cards will continue to be ordered through the same process you use today. To request a new chip card through Enterprise Spend Platform®, it may be necessary to simply select the appropriate **plastic type** in the drop down menu (in cases where more than one option is offered).

Q What will my cardholders need to do when they receive their new cards?

A Each cardholder should call the toll-free number on the card sticker to activate their account and select a personal identification number (PIN). Please note: This is an important new requirement. With the advent of chip technology, every commercial card requires a PIN for in-person transactions, just as debit cards do today. For renewal or replacement cards, the cardholder should securely destroy the old card only after they activate their new chip card and select their PIN.



Frequently Asked Questions for Program Administrators

- Q** Why do commercial cards now require a personal identification number (PIN)?
- A** To enhance card security and help guard against misuse, SunTrust cards with chip technology require a unique PIN to authenticate the card and the identity of the cardholder. Each cardholder should protect their PIN and never share it with anyone, including program administrators. All cardholders will be prompted to select an easy to remember four digit PIN when they call SunTrust at 866.845.2104 to activate new or replacement chip cards. To reset a lost or compromised PIN, the cardholder should simply call the same activation number to authenticate their identity and select a new PIN. Cards with chip technology and a PIN are welcomed at millions of merchants around the world.
- Q** Will cardholders need to do anything different when using their new chip card?
- A** For purchases at merchants with chip-enabled terminals, cardholders may be required to enter their PIN. The PIN helps protect their accounts and identities by validating that the card is genuine and that they are the authorized user of the card. At merchants that are not yet chip-enabled, cardholders can use their cards as they do today; they will simply follow the prompts on the merchant terminal.
- Q** Are there any additional fees associated with chip cards?
- A** No, SunTrust is providing these security enhancements at no additional cost to your company. No additional fees apply as a result of upgrading to a SunTrust card with chip technology.
- Q** What will happen to our cardholders who do not have the new chip card? Will they be able to continue using their cards?
- A** Yes, existing cards with the traditional magnetic stripe still function as they always have. Cardholders scheduled to migrate to chip cards will receive a new chip card at their normal card renewal date.
- Q** Will everyone get new cards at the same time?
- A** If all the cards in your program expire on the same date, then everyone will receive their new chip card at that time. If your program has multiple expiration dates, then each cardholder will receive their new chip card at their normal renewal date.
- Q** If any of our cardholders have automatic recurring payments on their card, do they need to update any account information with the supplier as a result of the move to chip cards?
- A** The introduction of chip technology will not affect your card account numbers. However, as with any card, when your cards renew you may need to provide updated expiration dates to suppliers that automatically charge recurring purchases, such as online subscriptions.
- Q** Cards in our program expire in a number of different months. Does this migration to chip technology require us to monitor card replacements for two years?
- A** No. Once your initial wave of renewal cards are issued with chip technology, as cards in your program naturally expire, SunTrust will simply continue issuing chip cards as part of your normal card reissuance schedule.
- Q** How can I learn more about cards with chip technology?
- A** Please visit suntrust.com/chipcards for additional information about SunTrust Cards with chip technology.